

2010

Missouri

Complaint Report

**Statistics Section
June 2011**



DIFP

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The Missouri Department of Insurance, Financial Institutions & Professional Registration (DIFP) investigates complaints made by Missouri consumers who feel they have been treated unfairly by an insurance company. A by-product of this effort has been the creation of a detailed database documenting many years of consumer concerns. This report presents data on complaints against insurance companies received by DIFP between 2008 and 2010, and that were closed as of time of writing in 2011. Three years of complaints are pooled for each report to ensure that data are statistically credible. All complaints are included, regardless of how the complaint was resolved.

Complaint data is presented in four sections:

- Complaints by line of business
- Complaints by reason
- Complaint indices reported for the top 40 writers by line of business
- Complaint indices for all companies, by line of business

Eight business lines are included:

- Total property and casualty (excluding accident and health
- Private passenger automobile
- Homeowners (including farm, mobile home, and personal fire and allied lines
- Life and annuity
- Accident and health
- Long term care
- Medicare supplement
- HMOs

Complaint indices compare the ratio of complaints to premium for each company to the industry average, for each line of business:

$$\frac{\frac{\text{Company complaints}}{\text{Company premium}}}{\frac{\text{Industry-wide complaints}}{\text{Industry-wide premium}}} * 100$$

An index of 100 indicates that a company received complaints at a rate equal to the industry average. An index of 10 indicates that a company's complaint ratio is only 10 percent of the industry average, while an index of 235 indicates a complaint ratio is 135 percent greater than the industry average. Indices are capped at 9,999.

Companies are identified by a unique code assigned by the National Association of Insurance Commissioners (NAIC). Companies that have had their licenses *suspended* or *terminated* are identified in the report. These companies are not currently active in Missouri, but are included so that complaint totals are accurate. Complaints against companies that have subsequently merged are counted against the surviving company.

Also Available from DIFP

Reports: The following reports are available by sending a written request along with a payment of \$35 to the Missouri Department of Insurance, P.O. Box 690, Jefferson City, MO 65102-0690.

- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim Report)*
- *Missouri Legal Malpractice (Closed Claim Report)*
- *Missouri Products Liability (Closed Claim Report)*
- *Missouri Medical Malpractice Insurance Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Property and Casualty Supplement Report*
- *Missouri Commercial Liability Report*
- *Missouri Mortgage Guaranty Report*
- *Missouri Uninsured Automobile Report*

Databases: *for data requests, contact the Statistics Section at 573-751-3163. Some data are available for a fee.*

- *Medicare Supplement Experience Data*
- *Property and Casualty Supplement Data*
- *Missouri Zip Code data for homeowners/ dwelling fire, farmowners (dwelling only, mobile home, earthquake, and private passenger automobile insurance.*

Many reports, including this complaint report, are available on the DIFP website, at

<http://www.insurance.mo.gov/reports/complaint/index.htm>.

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Table of Contents

<i>Description</i>	Page Number
Complaints by Line of Business	1
Complaints by Reason	7
Complaint Indices, Top 40 Writers (In Descending Order of Market Share)	21
Private Passenger Automobile Insurance	23
Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines	24
Accident and Health Insurance (Excluding HMOs)	25
Long Term Care Insurance	26
Medicare Supplement Insurance	27
Life Insurance and Annuities	28
Health Maintenance Organizations	29
Complaint Indices, Top 40 Writers (Alphabetically by Company)	31
Private Passenger Automobile Insurance	33
Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines	34
Accident and Health Insurance (Excluding HMOs)	35
Long Term Care Insurance	36
Medicare Supplement Insurance	37
Life Insurance and Annuities	38
Health Maintenance Organizations	39
Complaint Indices, All Companies	
Private Passenger Automobile Insurance	41
Homeowners, Farmowners, Mobile Home, and Fire & Allied Lines	51
Accident and Health Insurance (Excluding HMOs)	61
Long Term Care Insurance	73
Medicare Supplement Insurance	79
Life Insurance and Annuities	85
Health Maintenance Organizations	99

Complaints by Line of Business

**Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report**

Total Complaints by Line 2006-2010					
Line of Business	2006	2007	2008	2009	2010
Private Passenger Auto	1,068	993	945	1,052	901
Homeowners	576	497	557	591	530
Other P&C	254	288	247	213	178
Total P&C Complaints	1,898	1,778	1,749	1,856	1,609
Long Term Care	73	79	83	78	62
Medicare Supplement	86	103	75	78	57
HMO	138	155	135	137	87
All Other A&H	819	1,066	1,090	1,120	888
Total A&H Complaints	1,116	1,403	1,383	1,413	1,094
Life and Annuities	485	510	453	427	368
Total	3,499	3,691	3,585	3,696	3,071

Complaint Resolution by Line, 2006-2010 % of Complaints Resolved with Consumer Relief					
Line of Business	2006	2007	2008	2009	2010
Private Passenger Auto	37.7%	38.7%	39.3%	44.6%	37.0%
Homeowners	31.3%	27.8%	31.4%	32.1%	23.8%
Other P&C	32.7%	39.2%	40.5%	38.5%	38.2%
Total P&C Complaints	35.1%	35.7%	36.9%	39.9%	32.8%
Long Term Care	35.6%	36.7%	44.6%	38.5%	27.4%
Medicare Supplement	55.8%	52.4%	49.3%	35.9%	42.1%
HMO	35.5%	36.8%	36.3%	38.7%	33.3%
All Other A&H	44.6%	42.0%	39.7%	41.8%	35.9%
Total A&H Complaints	43.7%	41.9%	40.2%	41.0%	35.6%
Life and Annuities	33.8%	33.3%	31.1%	29.7%	28.5%
Total	37.7%	37.7%	37.5%	39.2%	33.2%

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Total Property & Casualty Complaints					
Excluding A&H					
2008-2010					
Line of Business	2008	2009	2010	% Change, 2008-2010	% Change, 2009-2010
Builders Risk	5	0	0	-100.0%	.
Commercial Auto	63	61	47	-25.4%	-23.0%
Commercial Multi-Peril	78	50	51	-34.6%	2.0%
Condo/Town	9	3	8	-11.1%	166.7%
Credit Property	6	6	0	-100.0%	-100.0%
Crop/Hail	2	1	1	-50.0%	0.0%
Dwelling Fire	4	6	10	150.0%	66.7%
Farmowner/Ranchowner	18	16	10	-44.4%	-37.5%
Federal Crop	1	0	0	-100.0%	.
Federal Flood	2	0	0	-100.0%	.
Fidelity & Surety	3	4	3	0.0%	-25.0%
Fire & Allied Lines - All	6	4	4	-33.3%	0.0%
General Liability	16	26	10	-37.5%	-61.5%
Group Homeowners	0	2	2	.	0.0%
Group Private Passenger	0	0	2	.	.
Homeowners	480	522	464	- 3.3%	-11.1%
Inland Marine	5	2	5	0.0%	150.0%
Medical Malpractice	2	1	2	0.0%	100.0%
Mobile Homeowner	20	9	11	-45.0%	22.2%
Motorcycle	7	10	7	0.0%	-30.0%
Motorhome	8	13	8	0.0%	-38.5%
Other	10	9	25	150.0%	177.8%
PMI	1	0	0	-100.0%	.
Private Passenger Auto	927	1,027	882	- 4.9%	-14.1%
Products Liability	4	0	0	-100.0%	.
Professional Liability	2	2	1	-50.0%	-50.0%
Renters / Tenants	16	24	20	25.0%	-16.7%
Umbrella	3	1	0	-100.0%	-100.0%
Vehicle Service Contract	3	2	2	-33.3%	0.0%
Warranty Contract	2	0	1	-50.0%	.
Watercraft	1	10	4	300.0%	-60.0%
Workers Compensation	45	45	29	-35.6%	-35.6%
Total	1,749	1,856	1,609	- 8.0%	-13.3%

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Accident and Health Insurance					
Complaints by Line, 2008-2010					
Line of Business	2008	2009	2010	% Change, 2008-2010	% Change, 2009-2010
Individual A&H	580	547	477	-17.8%	-12.8%
Group Accident and Health	667	725	528	-20.8%	-27.2%
Credit A&H	1	4	2	100.0%	-50.0%
HMO	135	137	87	-35.6%	-36.5%
Total	1,383	1,413	1,094	-20.9%	-22.6%

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Life and Annuities					
Complaints by Line, 2008-2010					
Line of Business	2008	2009	2010	% Change, 2008-2010	% Change, 2009-2010
Individual Life	320	309	260	-18.8%	-15.9%
Group Life	56	38	45	-19.6%	18.4%
Annuities	62	70	54	-12.9%	-22.9%
Credit Life	15	10	9	-40.0%	-10.0%
Total	453	427	368	-18.8%	-13.8%

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Private Passenger Automobile Insurance					
Complaints by Reason, 2008-2010					
Reason	2008	2009	2010	% Change, 2008-2010	% Change, 2009-2010
Claim Handling					
Adjuster Handling	11	2	35	218.2%	1650%
Adjustor Not Responding	0	3	23	.	666.7%
Adverse Benefit Determination	3	0	0	-100.0%	.
Assignment of Benefits	1	2	1	0.0%	-50.0%
Claims - Other	30	29	10	-66.7%	-65.5%
Comparative Negligence	9	8	53	488.9%	562.5%
Delays	249	287	223	-10.4%	-22.3%
Denial of Claim	127	196	189	48.8%	- 3.6%
Fraud	0	0	1	.	.
Other	0	0	3		
Post-claim Underwriting	3	5	0	-100.0%	-100.0%
Prompt Pay	1	0	0	-100.0%	.
Subrogation	4	2	6	50.0%	200.0%
Total Loss	0	2	1	.	-50.0%
Unsatisfactory Settlement	326	330	195	-40.2%	-40.9%
Usual, Customary, Reasonable	0	1	0	.	-100.0%
Value Dispute	0	1	3	.	200.0%
<i>Subtotal</i>	<i>764</i>	<i>868</i>	<i>743</i>	<i>- 2.7%</i>	<i>-14.4%</i>
Marketing					
Agent Handling	9	5	9	0.0%	80.0%
Duplication of Coverage	0	1	0	.	-100.0%
Fraud/Forgery	1	1	0	-100.0%	-100.0%
Marketing – Other	1	4	5	400.0%	25.0%
Misappropriation of Premium	2	1	0	-100.0%	-100.0%
Misleading Advertising	1	1	1	0.0%	0.0%
Misrepresentation	1	1	0	-100.0%	-100.0%
Not Licensed	0	1	0	.	-100.0%
Policy Delivery	0	0	1	.	.
<i>Subtotal</i>	<i>15</i>	<i>15</i>	<i>16</i>	<i>6.7%</i>	<i>6.7%</i>
Policy Service					
Abusive Service	1	0	0	-100.0%	.
Billing	40	40	26	-35.0%	-35.0%
Company/Agent	0	1	1	.	0.0%
Coverage Question	15	12	9	-40.0%	-25.0%
Delays / No Response	2	0	7	250.0%	.

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Private Passenger Automobile Insurance					
Complaints by Reason, 2008-2010					
Reason	2008	2009	2010	% Change, 2008-2010	% Change, 2009-2010
Information Requested	1	1	3	200.0%	200.0%
Other	8	11	10	25.0%	- 9.1%
Payment Not Crediteddedited	1	0	6	500.0%	.
Policy Deliver	2	0	0	-100.0%	.
Premium Refund	21	27	14	-33.3%	-48.1%
<i>Subtotal</i>	<i>91</i>	<i>92</i>	<i>76</i>	<i>-16.5%</i>	<i>-17.4%</i>
Underwriting					
CLUE Reports	0	1	0	.	-100.0%
Cancellation	17	20	14	-17.6%	-30.0%
Credit Report	1	2	0	-100.0%	-100.0%
Credit Scoring	0	0	1	.	.
Endorsement / Rider	0	1	0	.	-100.0%
Nonrenewal	10	7	5	-50.0%	-28.6%
Premium & Rating	43	38	30	-30.2%	-21.1%
Rate Classification	0	0	1	.	.
Refusal to Insure	1	1	0	-100.0%	-100.0%
Surcharge	0	3	3	.	0.0%
Underwriting - Other	3	4	12	300.0%	200.0%
<i>Subtotal</i>	<i>75</i>	<i>77</i>	<i>66</i>	<i>-12.0%</i>	<i>-14.3%</i>
Total	945	1,052	901	- 4.7%	-14.4%

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Homeowners Insurance					
Complaints by Reason, 2008-2010					
Reason	2008	2009	2010	% Change, 2008-2010	% Change, 2009-2010
Claim Handling					
Adjuster Handling	3	1	29	866.7%	2800%
Adjustor Not Responding	0	0	3	.	.
Adverse Benefit Determination	1	2	0	-100.0%	-100.0%
Claims - Other	6	11	5	-16.7%	-54.5%
Coordination of Benefits	1	0	0	-100.0%	.
Delays	88	81	67	-23.9%	-17.3%
Denial of Claim	125	117	115	- 8.0%	- 1.7%
Post-claim Underwriting	3	1	1	-66.7%	0.0%
Subrogation	1	0	0	-100.0%	.
Unsatisfactory Settlement	198	198	130	-34.3%	-34.3%
Value Dispute	0	0	1	.	.
<i>Subtotal</i>	<i>426</i>	<i>411</i>	<i>351</i>	<i>-17.6%</i>	<i>-14.6%</i>
Marketing					
Agent Handling	12	3	8	-33.3%	166.7%
Deceptive Cold Lead Advertising	1	0	0	-100.0%	.
Duplication of Coverage	0	1	0	.	-100.0%
Failure to Place	2	0	1	-50.0%	.
Marketing - Other	1	4	3	200.0%	-25.0%
Misappropriation of Premium	1	1	0	-100.0%	-100.0%
Misrepresentation	4	0	0	-100.0%	.
Not Licensed	0	0	1	.	.
Suitability	0	0	1	.	.
Twisting	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>22</i>	<i>9</i>	<i>14</i>	<i>-36.4%</i>	<i>55.6%</i>
Policy Service					
Abusive Service	0	2	0	.	-100.0%
Billing	19	25	16	-15.8%	-36.0%
Company/Agent	0	0	1	.	.
Coverage Question	7	4	8	14.3%	100.0%
Coverage of Terrorism	0	1	0	.	-100.0%
Delays / No Response	1	2	3	200.0%	50.0%
Information Requested	1	0	0	-100.0%	.
Other	4	7		75.0%	0.0%
Payment Not Credited	1	1	2	100.0%	100.0%

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Homeowners Insurance					
Complaints by Reason, 2008-2010					
Reason	2008	2009	2010	% Change, 2008-2010	% Change, 2009-2010
Policy Deliver	1	0	1	0.0%	.
Premium Refund	10	13	17	70.0%	30.8%
<i>Subtotal</i>	<i>44</i>	<i>55</i>	<i>56</i>	<i>27.3%</i>	<i>1.8%</i>
Underwriting					
CLUE Reports	0	0	4	.	.
Cancellation	12	24	27	125.0%	12.5%
Credit Report	4	3	1	-75.0%	-66.7%
Credit Scoring	2	0	6	200.0%	.
Delays	0	0	1	.	.
Endorsement / Rider	0	0	1	.	.
Nonrenewal	17	39	23	35.3%	-41.0%
Other	0	0	2	.	.
Premium & Rating	28	42	38	35.7%	- 9.5%
Rate Classification	0	0	1	.	.
Refusal to Insure	0	0	1	.	.
Surcharge	2	2	1	-50.0%	-50.0%
Underwriting - Other	0	5	3	.	-40.0%
Unfair Discrimination	0	1	0	.	-100.0%
<i>Subtotal</i>	<i>65</i>	<i>116</i>	<i>109</i>	<i>67.7%</i>	<i>- 6.0%</i>
Total	557	591	530	- 4.8%	-10.3%

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Accident and Health Insurance					
Complaints by Reason, 2008-2010					
Reason	2008	2009	2010	% Change, 2008-2010	% Change, 2009-2010
Claim Handling					
Adjuster Handling	1	0	0	-100.0%	.
Adverse Benefit Determination	0	3	21	.	600.0%
Assignment of Benefits	1	0	12	1100%	.
Authorization Dispute	0	2	4	.	100.0%
Claims - Other	331	250	46	-86.1%	-81.6%
Co-Pay/Deductible Dispute	0	18	27	.	50.0%
Coordination of Benefits	2	7	9	350.0%	28.6%
Cost Containment	0	1	1	.	0.0%
Delays	138	185	169	22.5%	- 8.6%
Denial of Claim	556	537	378	-32.0%	-29.6%
Experimental	3	1	1	-66.7%	0.0%
Fraud	1	0	1	0.0%	.
Lead	1	0	0	-100.0%	.
Medical Necessity	18	6	8	-55.6%	33.3%
Other	0	0	8		
Out-of-Network Benefits	4	29	21	425.0%	-27.6%
PCP Referrals	1	0	0	-100.0%	.
Post-claim Underwriting	1	1	1	0.0%	0.0%
Preexisting Condition	3	13	9	200.0%	-30.8%
Prompt Pay	6	22	5	-16.7%	-77.3%
Subrogation	0	0	1	.	.
Unsatisfactory Settlement	9	4	16	77.8%	300.0%
Usual, Customary, Reasonable	1	4	4	300.0%	0.0%
Utilization Review	7	15	4	-42.9%	-73.3%
Value Dispute	0	0	2	.	.
<i>Subtotal</i>	<i>1,084</i>	<i>1,098</i>	<i>748</i>	<i>-31.0%</i>	<i>-31.9%</i>
Marketing					
Agent Handling	13	5	10	-23.1%	100.0%
Delays	3	1	0	-100.0%	-100.0%
Duplication of Coverage	1	0	3	200.0%	.
Fraud/Forgery	6	1	1	-83.3%	0.0%
High Pressure Tactics	1	2	1	0.0%	-50.0%
Marketing - Other	0	2	3	.	50.0%
Misappropriation of Premium	0	1	0	.	-100.0%

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Accident and Health Insurance Complaints by Reason, 2008-2010					
Reason	2008	2009	2010	% Change, 2008-2010	% Change, 2009-2010
Misappropriations	0	0	2	.	.
Misleading Advertising	0	1	3	.	200.0%
Misrepresentation	32	27	6	-81.3%	-77.8%
Misstatement on Application	2	0	0	-100.0%	.
Policy Delivery	0	2	1	.	-50.0%
Replacement	0	0	1	.	.
Suitability	0	0	1	.	.
Unfair Discrimination	0	0	1	.	.
<i>Subtotal</i>	<i>58</i>	<i>42</i>	<i>33</i>	<i>-43.1%</i>	<i>-21.4%</i>
Policy Service					
Abusive Service	0	0	2	.	.
Access to Care	1	5	6	500.0%	20.0%
Billing	25	46	51	104.0%	10.9%
Closed Network	0	0	2	.	.
Company/Agent	0	0	2	.	.
Coverage Question	32	5	28	-12.5%	460.0%
Delays / No Response	3	3	6	100.0%	100.0%
Information Re	1	1	9	800.0%	800.0%
Other	7	8	2	200.0%	162.5%
Payment Not Credited	1	0	5	400.0%	.
Policy Deliver	2	1	1	-50.0%	0.0%
Premium Refund	17	32	38	123.5%	18.8%
Surrender Problem	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>90</i>	<i>101</i>	<i>172</i>	<i>91.1%</i>	<i>70.3%</i>
Underwriting					
Cancellation	3	10	11	266.7%	10.0%
Delays	0	0	2	.	.
Endorsement / Rider	0	0	1	.	.
Forced Placement	2	0	0	-100.0%	.
Health Status	0	1	0	.	-100.0%
Med Supp-Refusal to Insure	0	0	1	.	.
Nonrenewal	1	0	0	-100.0%	.
Premium & Rating	6	15	22	266.7%	46.7%
Rate Classification	1	1	2	100.0%	100.0%
Refusal to Insure	2	4	4	100.0%	0.0%
Rescission	0	2	3	.	50.0%
Underwriting - Other	1	2		500.0%	200.0%

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

<div> <div>Accident and Health Insurance</div> <div>Complaints by Reason, 2008-2010</div> </div>					
Reason	2008	2009	2010	% Change, 2008-2010	% Change, 2009-2010
<i>Subtotal</i>	<i>16</i>	<i>35</i>	<i>54</i>	<i>237.5%</i>	<i>54.3%</i>
Total	1,248	1,276	1,007	-19.3%	-21.1%

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Long Term Care Insurance					
Complaints by Reason, 2008-2010					
Reason	2008	2009	2010	% Change, 2008-2010	% Change, 2009-2010
Claim Handling					
Adverse Benefit Determination	0	0	1	.	.
Claims - Other	28	18	1	-96.4%	-94.4%
Coordination of Benefits	0	0	1	.	.
Delays	18	20	12	-33.3%	-40.0%
Denial of Claim	23	21	17	-26.1%	-19.0%
<i>Subtotal</i>	<i>69</i>	<i>59</i>	<i>32</i>	<i>-53.6%</i>	<i>-45.8%</i>
Marketing					
Agent Handling	0	0	1	.	.
High Pressure Tactics	0	0	1	.	.
Policy Delivery	0	1	0	.	-100.0%
Unfair Discrimination	0	0	1	.	.
<i>Subtotal</i>	<i>0</i>	<i>1</i>	<i>3</i>	<i>.</i>	<i>200.0%</i>
Policy Service					
Billing	4	6	11	175.0%	83.3%
Coverage Question	2	1	2	0.0%	100.0%
Delays / No Response	1	0	1	0.0%	.
Information Requested	0	0	3	.	.
Other	0	2	2	.	0.0%
Premium Refund	1	3	2	100.0%	-33.3%
<i>Subtotal</i>	<i>8</i>	<i>12</i>	<i>21</i>	<i>162.5%</i>	<i>75.0%</i>
Underwriting					
Cancellation	0	1	1	.	0.0%
Premium & Rating	5	5	5	0.0%	0.0%
Rate Classification	1	0	0	-100.0%	.
<i>Subtotal</i>	<i>6</i>	<i>6</i>	<i>6</i>	<i>0.0%</i>	<i>0.0%</i>
Total	83	78	62	-25.3%	-20.5%

Medicare Supplement Insurance					
Complaints by Reason, 2008-2010					
Reason	2008	2009	2010	% Change, 2008-2010	% Change, 2009-2010
Claim Handling					
Assignment of Benefits	0	0	1	.	.
Claims - Other	30	23	2	-93.3%	-91.3%

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Medicare Supplement Insurance Complaints by Reason, 2008-2010					
Reason	2008	2009	2010	% Change, 2008-2010	% Change, 2009-2010
Delays	4	8	4	0.0%	-50.0%
Denial of Claim	14	13	6	-57.1%	-53.8%
Experimental	1	0	0	-100.0%	.
Out-of-Network Benefits	1	0	0	-100.0%	.
Unsatisfactory Settlement	2	0	0	-100.0%	.
Usual, Customary, Reasonable	0	0	1	.	.
<i>Subtotal</i>	<i>52</i>	<i>44</i>	<i>14</i>	<i>-73.1%</i>	<i>-68.2%</i>
Marketing					
Agent Handling	2	2	0	-100.0%	-100.0%
Duplication of Coverage	0	0	2	.	.
Fraud/Forgery	2	0	0	-100.0%	.
High Pressure Tactics	0	1	0	.	-100.0%
Marketing - Other	0	0	1	.	.
Misappropriation of Premium	0	1	0	.	-100.0%
Misrepresentation	8	4	1	-87.5%	-75.0%
Policy Delivery	0	0	1	.	.
<i>Subtotal</i>	<i>12</i>	<i>8</i>	<i>5</i>	<i>-58.3%</i>	<i>-37.5%</i>
Policy Service					
Billing	5	12	9	80.0%	-25.0%
Coverage Question	0	2	1	.	-50.0%
Delays / No Response	1	1	1	0.0%	0.0%
Other	1	1	3	200.0%	200.0%
Payment Not Credited	0	0	1	.	.
Policy Deliver	1	0	0	-100.0%	.
Premium Refund	3	6	13	333.3%	116.7%
<i>Subtotal</i>	<i>11</i>	<i>22</i>	<i>28</i>	<i>154.5%</i>	<i>27.3%</i>
Underwriting					
Cancellation	0	3	0	.	-100.0%
Delays	0	0	1	.	.
Med Supp-Refusal to Insure	0	0	1	.	.
Premium & Rating	0	1	7	.	600.0%
Underwriting - Other	0	0	1	.	.
<i>Subtotal</i>	<i>0</i>	<i>4</i>	<i>10</i>	<i>.</i>	<i>150.0%</i>
Total	75	78	57	-24.0%	-26.9%

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Life and Annuities					
Complaints by Reason, 2008-2010					
Reason	2008	2009	2010	% Change, 2008-2010	% Change, 2009-2010
Claim Handling					
Adverse Benefit Determination	0	0	3	.	.
Assignment of Benefits	1	0	1	0.0%	.
Claims - Other	191	142	10	-94.8%	-93.0%
Delays	64	59	46	-28.1%	-22.0%
Denial of Claim	50	36	40	-20.0%	11.1%
Fraud	1	0	1	0.0%	.
Other	0	0	3		
Unsatisfactory Settlement	3	5	4	33.3%	-20.0%
Value Dispute	1	0	3	200.0%	.
<i>Subtotal</i>	<i>311</i>	<i>242</i>	<i>111</i>	<i>-64.3%</i>	<i>-54.1%</i>
Marketing					
Agent Handling	4	8	4	0.0%	-50.0%
Churning	2	0	0	-100.0%	.
Fraud/Forgery	2	2	1	-50.0%	-50.0%
High Pressure Tactics	1	1	0	-100.0%	-100.0%
Marketing - Other	0	2	8	.	300.0%
Misappropriation of Premium	2	0	0	-100.0%	.
Misappropriations	0	0	1	.	.
Misleading Advertising	0	0	1	.	.
Misrepresentation	38	28	10	-73.7%	-64.3%
Not Licensed	2	1	0	-100.0%	-100.0%
Policy Delivery	0	0	1	.	.
Replacement	5	2	0	-100.0%	-100.0%
Suitability	1	0	9	800.0%	.
<i>Subtotal</i>	<i>57</i>	<i>44</i>	<i>35</i>	<i>-38.6%</i>	<i>-20.5%</i>
Policy Service					
1035 Exchange	1	0	1	0.0%	.
Billing	12	27	28	133.3%	3.7%
Cash Value	39	36	23	-41.0%	-36.1%
Company/Agent	0	0	1	.	.
Coverage Question	8	11	24	200.0%	118.2%
Delays / No Response	5	10	22	340.0%	120.0%
Information Re	7	7	10	42.9%	42.9%
Nonforfeiture	0	1	1	.	0.0%

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Life and Annuities					
Complaints by Reason, 2008-2010					
Reason	2008	2009	2010	% Change, 2008-2010	% Change, 2009-2010
Other	3	11	54	1667%	381.8%
Payment Not Credited	3	2	12	300.0%	500.0%
Policy Deliver	0	0	1	.	.
Premium Refund	3	7	11	266.7%	57.1%
Surrender Problem	1	14	8	700.0%	-42.9%
<i>Subtotal</i>	<i>82</i>	<i>126</i>	<i>196</i>	<i>139.0%</i>	<i>55.6%</i>
Underwriting					
Cancellation	1	6	9	800.0%	50.0%
Continuation of Benefits	1	0	0	-100.0%	.
Delays	1	1	1	0.0%	0.0%
Health Status	0	0	1	.	.
Med Supp-Refusal to Insure	0	1	0	.	-100.0%
Premium & Rating	0	5	5	.	0.0%
Rate Classification	0	0	1	.	.
Refusal to Insure	0	1	4	.	300.0%
Underwriting - Other	0	1	4	.	300.0%
Unfair Discrimination	0	0	1	.	.
<i>Subtotal</i>	<i>3</i>	<i>15</i>	<i>26</i>	<i>766.7%</i>	<i>73.3%</i>
Total	453	427	368	-18.8%	-13.8%

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Health Maintenance Organizations					
Complaints by Reason, 2008-2010					
Reason	2008	2009	2010	% Change, 2008-2010	% Change, 2009-2010
Claim Handling					
Adverse Benefit Determination	0	0	4	.	.
Authorization Dispute	0	2	0	.	-100.0%
Claims - Other	30	29	3	-90.0%	-89.7%
Co-Pay/Deductible Dispute	0	0	6	.	.
Coordination of Benefits	0	2	2	.	0.0%
Delays	8	16	6	-25.0%	-62.5%
Denial of Claim	59	65	42	-28.8%	-35.4%
Experimental	0	0	1	.	.
Medical Necessity	2	1	2	0.0%	100.0%
Out-of-Network Benefits	0	2	4	.	100.0%
Prompt Pay	3	4	0	-100.0%	-100.0%
Unsatisfactory Settlement	2	0	0	-100.0%	.
Usual, Customary, Reasonable	0	1	0	.	-100.0%
Utilization Review	2	4	2	0.0%	-50.0%
<i>Subtotal</i>	<i>106</i>	<i>126</i>	<i>72</i>	<i>-32.1%</i>	<i>-42.9%</i>
Marketing					
Agent Handling	4	0	0	-100.0%	.
Delays	1	0	0	-100.0%	.
Fraud/Forgery	0	0	1	.	.
High Pressure Tactics	0	0	1	.	.
Misrepresentation	19	4	0	-100.0%	-100.0%
<i>Subtotal</i>	<i>24</i>	<i>4</i>	<i>2</i>	<i>-91.7%</i>	<i>-50.0%</i>
Policy Service					
Access to Care	1	0	0	-100.0%	.
Billing	1	4	1	0.0%	-75.0%
Closed Network	0	1	1	.	0.0%
Coverage Question	1	1	4	300.0%	300.0%
Delays / No Response	0	0	1	.	.
Other	0	0	2	.	.
Premium Refund	0	1	1	.	0.0%
<i>Subtotal</i>	<i>3</i>	<i>7</i>	<i>10</i>	<i>233.3%</i>	<i>42.9%</i>
Underwriting					
Cancellation	1	0	0	-100.0%	.
Forced Placement	1	0	0	-100.0%	.

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Health Maintenance Organizations					
Complaints by Reason, 2008-2010					
Reason	2008	2009	2010	% Change, 2008-2010	% Change, 2009-2010
Premium & Rating	0	0	2	.	.
Underwriting - Other	0	0	1	.	.
<i>Subtotal</i>	<i>2</i>	<i>0</i>	<i>3</i>	<i>50.0%</i>	<i>.</i>
Total	135	137	87	-35.6%	-36.5%

**Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report**

Complaint Indices

Top 40 Writers by Line

Ordered by Market Share

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Private Passenger Automobile Insurance Complaint Indices

Top Forty Writers by Market Share

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
25178	State Farm Mutual Automobile Insurance Co	294	\$602,541,756	21.3%	48
19275	American Family Mutual Insurance Company	234	\$427,214,747	15.1%	54
23388	Shelter Mutual Insurance Company	68	\$150,545,731	5.3%	44
21628	Farmers Insurance Company Inc	135	\$134,220,104	4.7%	98
39012	Safeco Insurance Company Of Illinois	127	\$104,884,689	3.7%	118
15512	Automobile Club Inter-insurance Exchange	120	\$97,399,352	3.4%	120
37834	Progressive Preferred Insurance Company	62	\$76,936,764	2.7%	79
26859	Farm Bureau Town & Country Ins Co Of MO	45	\$57,570,224	2.0%	76
35882	GEICO General Ins Co	78	\$56,373,211	2.0%	135
16322	Progressive Direct Insurance Company	43	\$53,530,575	1.9%	78
19283	American Standard Insurance Co of WI	47	\$50,129,479	1.8%	92
42579	Allied Property & Casualty Insurance Company	23	\$48,940,307	1.7%	46
27998	Travelers Home & Marine Insurance Company	41	\$48,011,981	1.7%	83
25143	State Farm Fire & Casualty Company	33	\$45,464,350	1.6%	71
29688	Allstate Fire & Casualty Insurance Company	38	\$38,675,275	1.4%	96
25941	United Services Automobile Association	25	\$38,550,228	1.4%	63
17230	Allstate Property & Casualty Insurance Company	55	\$36,076,071	1.3%	149
19232	Allstate Insurance Company	44	\$35,738,808	1.3%	120
23035	Liberty Mutual Fire Insurance Company	29	\$32,784,953	1.2%	86
22055	GEICO Indemnity Company	59	\$32,679,714	1.2%	176
42919	Progressive Northwestern Insurance Company	21	\$25,624,039	0.9%	80
25968	USAA Casualty Insurance Company	14	\$23,703,059	0.8%	58
26093	Nationwide Affinity Insurance Co Of America	11	\$23,455,574	0.8%	46
21687	Mid Century Insurance Company	31	\$22,458,173	0.8%	135
22063	Government Employees Insurance Co	18	\$21,417,684	0.8%	82
24279	Progressive Max Insurance Company	11	\$17,615,936	0.6%	61
23515	Midwestern Indemnity Company The	21	\$17,503,802	0.6%	117
29459	Twin City Fire Insurance Company	32	\$17,444,930	0.6%	179
28401	American National Property & Casualty Co	15	\$16,853,411	0.6%	87
15725	Cameron Mutual Insurance Company	17	\$16,569,623	0.6%	100
25405	Safe Auto Insurance Company	60	\$16,379,058	0.6%	358
10783	Cornerstone National Insurance Company	16	\$15,209,254	0.5%	103
25712	Esurance Insurance Company	27	\$14,465,626	0.5%	182
40371	Columbia Mutual Insurance Company	13	\$13,801,423	0.5%	92
30104	Hartford Underwriters Insurance Company	9	\$12,813,678	0.5%	69
24260	Progressive Casualty Insurance Company	5	\$11,712,288	0.4%	42
19658	Bristol West Insurance Company	35	\$11,183,522	0.4%	306
21164	Dairyland Insurance Company	18	\$11,127,737	0.4%	158
13137	Viking Insurance Company Of Wisconsin	35	\$10,599,764	0.4%	323
34690	Property & Casualty Insurance Co of Hartford	17	\$10,484,580	0.4%	158
Top 40 Writers		2,026	\$2,498,691,481	88.3%	.
Total		2,898	\$2,831,377,278	100.0%	.

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Homeowners Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
25143	State Farm Fire & Casualty Company	281	\$395,187,505	24.6%	68
19275	American Family Mutual Insurance Company	216	\$263,658,240	16.4%	78
23388	Shelter Mutual Insurance Company	87	\$116,810,546	7.3%	71
26859	Farm Bureau Town & Country Ins Co Of MO	94	\$64,615,470	4.0%	139
24740	Safeco Insurance Company Of America	37	\$39,682,495	2.5%	89
27235	Auto Club Family Insurance Company	41	\$39,007,114	2.4%	101
21687	Mid Century Insurance Company	75	\$35,642,235	2.2%	202
17230	Allstate Property & Casualty Insurance Company	65	\$35,434,716	2.2%	176
27998	Travelers Home & Marine Insurance Company	40	\$32,225,914	2.0%	119
21652	Farmers Insurance Exchange	59	\$31,397,566	2.0%	180
21660	Fire Insurance Exchange	61	\$24,943,285	1.6%	234
25941	United Services Automobile Association	11	\$23,105,204	1.4%	46
19070	Standard Fire Insurance Company	33	\$22,388,543	1.4%	141
23035	Liberty Mutual Fire Insurance Company	16	\$22,287,647	1.4%	69
19240	Allstate Indemnity Company	40	\$21,369,572	1.3%	179
42978	American Security Insurance Company	5	\$17,899,182	1.1%	27
19232	Allstate Insurance Company	27	\$17,201,863	1.1%	150
15725	Cameron Mutual Insurance Company	12	\$16,643,276	1.0%	69
26093	Nationwide Affinity Insurance Co Of America	7	\$16,541,380	1.0%	41
18988	Auto Owners Insurance Company	11	\$15,830,272	1.0%	67
19100	AMCO Insurance Company	12	\$15,504,507	1.0%	74
20990	Country Mutual Insurance Company	14	\$11,945,510	0.7%	112
28401	American National Property & Casualty Co	14	\$11,864,688	0.7%	113
25968	USAA Casualty Insurance Company	4	\$11,662,033	0.7%	33
23515	Midwestern Indemnity Company The	19	\$11,142,657	0.7%	163
34690	Property & Casualty Insurance Co of Hartford	19	\$11,077,363	0.7%	164
11185	Foremost Insurance Company Grand Rapids	19	\$10,718,944	0.7%	170
21849	American Automobile Insurance Company	3	\$8,922,285	0.6%	32
21482	Factory Mutual Insurance Company	0	\$8,155,208	0.5%	0
42579	Allied Property & Casualty Insurance Company	11	\$8,102,802	0.5%	130
30104	Hartford Underwriters Insurance Company	9	\$7,962,794	0.5%	108
25127	State Auto Property & Casualty Insurance Co	3	\$7,856,157	0.5%	37
20419	Homesite Indemnity Company	42	\$7,823,326	0.5%	514
24821	Meritplan Insurance Company	0	\$7,406,575	0.5%	0
20303	Great Northern Insurance Company	0	\$7,192,151	0.4%	0
14400	Lititz Mutual Insurance Company	16	\$7,106,506	0.4%	216
23787	Nationwide Mutual Insurance Company	4	\$6,998,802	0.4%	55
23469	American Modern Home Insurance Co	4	\$6,660,523	0.4%	58
21261	Electric Insurance Company	2	\$6,278,827	0.4%	31
10677	Cincinnati Insurance Company The	3	\$5,120,008	0.3%	56
Top 40 Writers		1,416	\$1,431,373,693	89.0%	.
Total		1,678	\$1,607,481,657	100.0%	.

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Accident and Health Insurance Complaint Indices

Top Forty Writers by Market Share

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
78972	Healthy Alliance Life Insurance Co	975	\$1,622,517,103	21.7%	127
47171	Blue Cross & Blue Shield Of Kansas City	173	\$1,174,001,885	15.7%	31
79413	United Healthcare Insurance Company	396	\$1,050,434,275	14.1%	80
81973	Coventry Health & Life Insurance Company	270	\$555,231,621	7.4%	103
73288	Humana Insurance Company	101	\$415,607,749	5.6%	51
60054	Aetna Life Insurance Company	66	\$212,910,094	2.8%	66
62308	Connecticut General Life Ins Co	39	\$129,677,831	1.7%	64
67660	Pennsylvania Life Insurance Company	9	\$97,087,837	1.3%	20
60380	American Family Life Assurance Co of Col.	50	\$88,920,452	1.2%	119
65978	Metropolitan Life Insurance Company	12	\$81,409,298	1.1%	31
61271	Principal Life Insurance Company	47	\$80,823,148	1.1%	123
19445	National Union Fire Insurance Company Of	33	\$79,114,370	1.1%	88
60040	Cox Health Systems Insurance Company	27	\$72,036,179	1.0%	79
62286	Golden Rule Insurance Company	83	\$66,933,783	0.9%	262
90328	First Health Life & Health Insurance Company	4	\$65,886,163	0.9%	13
70815	Hartford Life & Accident Insurance Company	23	\$64,307,722	0.9%	76
64246	Guardian Life Insurance Company Of America	21	\$61,847,119	0.8%	72
69477	Time Insurance Company	90	\$51,265,309	0.7%	372
62235	Unum Life Insurance Company Of America	27	\$51,109,820	0.7%	112
61263	Bankers Life & Casualty Company	81	\$43,730,180	0.6%	392
28207	Anthem Insurance Companies Inc	0	\$42,418,426	0.6%	0
32395	Vision Service Plan Insurance Company	0	\$36,538,774	0.5%	0
70025	Genworth Life Insurance Company	15	\$36,349,469	0.5%	87
71412	Mutual Of Omaha Insurance Company	22	\$36,255,420	0.5%	128
69868	United Of Omaha Life Insurance Company	15	\$35,153,799	0.5%	90
69019	Standard Insurance Company	11	\$32,659,287	0.4%	71
25178	State Farm Mutual Automobile Insurance Co	2	\$31,810,239	0.4%	13
60305	American Community Mutual Insurance Co-	113	\$31,021,798	0.4%	771
68284	Pyramid Life Insurance Company	17	\$30,478,291	0.4%	118
86231	Transamerica Life Insurance Company	38	\$30,445,124	0.4%	264
60836	American Republic Insurance Company	12	\$27,566,749	0.4%	92
65838	John Hancock Life Insurance Company	8	\$27,009,745	0.4%	63
19275	American Family Mutual Insurance Company	13	\$26,719,682	0.4%	103
70408	Union Security Insurance Company	17	\$26,037,888	0.3%	138
67091	Northwestern Mutual Life Insurance Company	0	\$21,235,923	0.3%	0
92916	United American Insurance Company	45	\$20,821,461	0.3%	457
13935	Federated Mutual Insurance Company	5	\$20,725,594	0.3%	51
68500	Continental Life Ins Co Of Brentwood TN	7	\$20,509,809	0.3%	72
80802	Sun Life Assurance Company Of Canada	2	\$19,927,337	0.3%	21
62146	Combined Insurance Co Of America	11	\$19,601,207	0.3%	119
Top 40 Writers		2,880	\$6,638,137,960	88.8%	.
Total		3,531	\$7,472,735,563	100.0%	.

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Long Term Care Insurance Complaint Indices
Top Forty Writers by Market Share

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
70025	Genworth Life Insurance Company	14	\$36,207,035	15.4%	41
65838	John Hancock Life Insurance Company (USA)	8	\$26,910,435	11.5%	31
65978	Metropolitan Life Insurance Company	5	\$22,663,031	9.7%	23
61263	Bankers Life & Casualty Company	49	\$20,414,696	8.7%	252
86231	Transamerica Life Insurance Company	20	\$12,145,450	5.2%	173
62235	Unum Life Insurance Company Of America	0	\$10,517,891	4.5%	0
62952	Equitable Life & Casualty Insurance Company	10	\$8,870,477	3.8%	119
20443	Continental Casualty Company	7	\$8,413,012	3.6%	87
56014	Thrivent Financial For Lutherans	1	\$7,243,271	3.1%	15
76325	Senior Health Insurance Company of PA	32	\$5,778,883	2.5%	582
25178	State Farm Mutual Automobile Insurance Co	0	\$5,729,141	2.4%	0
69000	Northwestern Long Term Care Insurance Co	0	\$5,598,881	2.4%	0
90611	Allianz Life Insurance Co Of North America	2	\$5,484,320	2.3%	38
71412	Mutual Of Omaha Insurance Company	0	\$5,457,417	2.3%	0
65595	Lincoln Benefit Life Company	2	\$4,761,008	2.0%	44
65005	Riversource Life Insurance Company	2	\$4,080,196	1.7%	52
68241	Prudential Insurance Company Of America The	2	\$3,892,487	1.7%	54
66915	New York Life Insurance Company	0	\$3,255,819	1.4%	0
31119	Medico Insurance Company	2	\$2,480,662	1.1%	85
65021	Stonebridge Life Insurance Company	13	\$1,961,671	0.8%	697
58033	Knights Of Columbus	1	\$1,847,192	0.8%	57
65935	Massachusetts Mutual Life Insurance Company	0	\$1,838,892	0.8%	0
70408	Union Security Insurance Company	1	\$1,764,852	0.8%	60
87726	Metlife Insurance Company Of Connecticut	1	\$1,617,276	0.7%	65
69477	Time Insurance Company	0	\$1,451,325	0.6%	0
71471	Ability Insurance Company	3	\$1,257,296	0.5%	251
70319	Washington National Insurance Co	8	\$1,070,673	0.5%	786
64211	Guarantee Trust Life Insurance Co	3	\$960,015	0.4%	329
80578	Physicians Mutual Insurance Company	1	\$952,499	0.4%	110
63282	Penn Treaty Ntwk America Ins Co- <i>Suspended-</i>	6	\$948,684	0.4%	665
63312	Great American Life Insurance Company	0	\$912,559	0.4%	0
60836	American Republic Insurance Company	1	\$901,870	0.4%	117
62626	CUNA Mutual Insurance Society	1	\$873,828	0.4%	120
69116	State Life Insurance Company	0	\$873,508	0.4%	0
60534	American Heritage Life Insurance Company	1	\$853,879	0.4%	123
71714	Berkshire Life Insurance Company Of America	0	\$836,125	0.4%	0
71404	Continental General Insurance Company	2	\$836,020	0.4%	252
42129	United Security Assurance Company Of PA	0	\$799,324	0.3%	0
19275	American Family Mutual Insurance Company	0	\$768,710	0.3%	0
92916	United American Insurance Company	5	\$743,725	0.3%	707
Top 40 Writers		203	\$223,974,034	95.5%	.
Total		223	\$234,629,998	100.1%	.

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Medicare Supplement Insurance Complaint Indices					
Top Forty Writers by Market Share					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
79413	United Healthcare Insurance Company	20	\$144,939,346	25.3%	38
78972	Healthy Alliance Life Insurance Co	44	\$85,270,381	14.9%	141
47171	Blue Cross & Blue Shield Of Kansas City	7	\$32,538,413	5.7%	59
69868	United Of Omaha Life Insurance Company	11	\$26,391,463	4.6%	113
71412	Mutual Of Omaha Insurance Company	8	\$23,963,867	4.2%	91
60836	American Republic Insurance Company	5	\$22,311,859	3.9%	61
61263	Bankers Life & Casualty Company	15	\$20,016,654	3.5%	204
68500	Continental Life Ins Co Of Brentwood TN	5	\$19,397,318	3.4%	70
61859	Christian Fidelity Life Insurance Co	0	\$16,867,463	2.9%	0
72850	United World Life Insurance Company	8	\$15,300,277	2.7%	142
70815	Hartford Life & Accident Insurance Company	0	\$11,518,652	2.0%	0
25178	State Farm Mutual Automobile Insurance Co	0	\$10,969,645	1.9%	0
19275	American Family Mutual Insurance Company	0	\$9,609,887	1.7%	0
89184	Sterling Investors Life Insurance Company	1	\$8,771,538	1.5%	31
31119	Medico Insurance Company	2	\$8,246,382	1.4%	66
71773	American National Life Ins Co Of TX	3	\$8,145,555	1.4%	100
92916	United American Insurance Company	2	\$7,541,464	1.3%	72
12321	American Continental Insurance Company	2	\$7,516,768	1.3%	72
71390	Admiral Life Insurance Company Of America	4	\$7,407,610	1.3%	147
70319	Washington National Insurance Co	9	\$6,847,391	1.2%	358
86231	Transamerica Life Insurance Company	7	\$5,911,499	1.0%	322
86355	Standard Life & Accident Insurance Company	6	\$5,002,710	0.9%	327
62146	Combined Insurance Co Of America	0	\$4,575,058	0.8%	0
80578	Physicians Mutual Insurance Company	1	\$4,387,972	0.8%	62
62952	Equitable Life & Casualty Insurance Company	1	\$4,123,391	0.7%	66
57657	Royal Neighbors Of America	0	\$3,487,530	0.6%	0
60763	American Pioneer Life Insurance Company	3	\$3,298,236	0.6%	248
61271	Principal Life Insurance Company	0	\$2,917,207	0.5%	0
56014	Thrivent Financial For Lutherans	1	\$2,908,384	0.5%	94
62286	Golden Rule Insurance Company	3	\$2,880,701	0.5%	284
68462	Reserve National Insurance Company	1	\$2,740,627	0.5%	99
65536	Genworth Life & Annuity Insurance Company	0	\$2,478,609	0.4%	0
72125	Physicians Life Insurance Company	0	\$2,261,903	0.4%	0
66214	Heartland National Life Insurance Company	0	\$1,931,547	0.3%	0
60593	National States Insurance Company-Liquidation-	6	\$1,807,195	0.3%	904
63479	United Teacher Associates Insurance Co	2	\$1,747,990	0.3%	312
69663	USAA Life Insurance Company	0	\$1,704,400	0.3%	0
67679	American Republic Corp Insurance Company	0	\$1,658,344	0.3%	0
70670	Health Care Service Corporation	0	\$1,356,098	0.2%	0
71404	Continental General Insurance Company	1	\$1,258,236	0.2%	216
Top 40 Writers		178	\$552,009,569	96.5%	.
Total		210	\$571,822,272	100.0%	.

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Life and Annuity Complaint Indices					
Top Forty Writers by Market Share					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
68136	Protective Life Insurance Company	14	\$576,359,086	7.3%	15
65676	Lincoln National Life Insurance Company	25	\$361,853,330	4.6%	44
65056	Jackson National Life Insurance Company	12	\$301,951,653	3.8%	25
65978	Metropolitan Life Insurance Company	48	\$267,233,959	3.4%	113
67091	Northwestern Mutual Life Insurance Company	4	\$249,013,251	3.2%	10
90611	Allianz Life Insurance Co Of North America	25	\$245,537,024	3.1%	64
61050	Metlife Investors USA Insurance Company	4	\$231,527,075	2.9%	11
62944	AXA Equitable Life Insurance Company	9	\$224,869,873	2.9%	25
86231	Transamerica Life Insurance Company	18	\$203,898,266	2.6%	56
60941	Sunamerica Annuity & Life Assurance Company	2	\$198,507,191	2.5%	6
91596	New York Life Insurance & Annuity Corporation	6	\$189,427,123	2.4%	20
69345	Teachers Insurance & Annuity Association Of	0	\$184,655,276	2.3%	0
61689	Aviva Life & Annuity Company	18	\$176,549,298	2.2%	64
67466	Pacific Life Insurance Company	1	\$169,705,510	2.2%	4
65838	John Hancock Life Insurance Company (USA)	15	\$161,778,580	2.1%	58
65005	Riversource Life Insurance Company	1	\$155,116,351	2.0%	4
79227	PRUCO Life Insurance Company	7	\$141,020,173	1.8%	31
86630	Prudential Annuities Life Assurance Corporation	4	\$129,786,603	1.6%	19
70688	Transamerica Financial Life Ins Co	0	\$127,871,718	1.6%	0
69108	State Farm Life Insurance Company	12	\$125,413,918	1.6%	60
68322	Great-West Life & Annuity Insurance Company	1	\$117,296,154	1.5%	5
80942	ING USA Annuity & Life Ins Co	3	\$114,086,802	1.5%	17
86509	ING Life Insurance & Annuity Company	3	\$109,637,855	1.4%	17
60895	American United Life Insurance Co	1	\$106,317,724	1.4%	6
56014	Thrivent Financial For Lutherans	3	\$101,553,090	1.3%	19
93513	Metlife Investors Insurance Company	0	\$91,692,838	1.2%	0
65935	Massachusetts Mutual Life Insurance Company	4	\$88,912,101	1.1%	28
79065	Sun Life Assurance Of Canada (US	2	\$87,221,224	1.1%	14
68241	Prudential Insurance Company Of America The	38	\$85,348,866	1.1%	281
92738	American Equity Investment Life Ins Co	8	\$81,643,777	1.0%	62
61271	Principal Life Insurance Company	3	\$70,736,360	0.9%	27
66915	New York Life Insurance Company	17	\$70,671,705	0.9%	152
66168	Minnesota Life Insurance Company	2	\$65,872,619	0.8%	19
60488	American General Life Insurance Co	29	\$59,873,434	0.8%	305
92622	Western Southern Life Assurance Company	8	\$58,896,183	0.7%	86
70238	Variable Annuity Life Insurance Company	3	\$56,964,496	0.7%	33
65536	Genworth Life & Annuity Insurance Company	5	\$56,946,285	0.7%	55
60739	American National Insurance Company	9	\$51,229,853	0.7%	111
67172	Ohio National Life Insurance Company The	0	\$50,643,851	0.6%	0
69019	Standard Insurance Company	1	\$50,171,945	0.6%	13
Top 40 Writers		365	\$5,997,792,420	76.2%	.
Total		1,248	\$7,867,190,078	100.0%	.

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)					
by Market Share					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
95315	Good Health HMO Inc DBA Blue-care Inc	49	\$318,753,589	29.2%	47
95358	HMO Missouri Inc DBA Anthem Blue Cross & Blue Shield	148	\$309,974,625	28.4%	145
96377	Group Health Plan Inc	59	\$216,896,015	19.9%	83
95489	Coventry Health Care Of Kansas Inc	38	\$87,931,599	8.1%	131
96385	Unitedhealthcare Of The Midwest Inc	21	\$45,090,078	4.1%	141
95885	Humana Health Plan Inc	15	\$40,556,888	3.7%	112
95109	Aetna Health Inc	9	\$27,704,696	2.5%	99
95145	Community Health Plan	4	\$18,240,354	1.7%	67
95530	Cox Health Systems HMO Inc	5	\$15,260,323	1.4%	100
47171	Blue Cross & Blue Shield Of Kansas City	5	\$5,529,429	0.5%	275
95209	CIGNA Healthcare Of Ohio Inc	3	\$3,214,460	0.3%	283
95635	CIGNA Healthcare Of St Louis Inc	1	\$1,203,751	0.1%	252
96475	Healthlink HMO Inc	1	\$130,297	0.0%	2,331
10253	Great-West Healthcare Of KS/MO Inc- <i>Withdrawn</i>	1	.	.	.
Total		359	\$1,090,486,105	100.0%	.

**Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report**

Complaint Indices

Top 40 Writers by Line

Alpha by Company

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Private Passenger Automobile Insurance Complaint Indices

Top Forty Writers, Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
42579	Allied Property & Casualty Insurance Company	23	\$48,940,307	1.7%	46
29688	Allstate Fire & Casualty Insurance Company	38	\$38,675,275	1.4%	96
19232	Allstate Insurance Company	44	\$35,738,808	1.3%	120
17230	Allstate Property & Casualty Insurance Company	55	\$36,076,071	1.3%	149
19275	American Family Mutual Insurance Company	234	\$427,214,747	15.1%	54
28401	American National Property & Casualty Co	15	\$16,853,411	0.6%	87
19283	American Standard Insurance Co of WI	47	\$50,129,479	1.8%	92
15512	Automobile Club Inter-insurance Exchange	120	\$97,399,352	3.4%	120
19658	Bristol West Insurance Company	35	\$11,183,522	0.4%	306
15725	Cameron Mutual Insurance Company	17	\$16,569,623	0.6%	100
40371	Columbia Mutual Insurance Company	13	\$13,801,423	0.5%	92
10783	Cornerstone National Insurance Company	16	\$15,209,254	0.5%	103
21164	Dairyland Insurance Company	18	\$11,127,737	0.4%	158
25712	Esurance Insurance Company	27	\$14,465,626	0.5%	182
26859	Farm Bureau Town & Country Ins Co Of MO	45	\$57,570,224	2.0%	76
21628	Farmers Insurance Company Inc	135	\$134,220,104	4.7%	98
35882	GEICO General Ins Co	78	\$56,373,211	2.0%	135
22055	GEICO Indemnity Company	59	\$32,679,714	1.2%	176
22063	Government Employees Insurance Co	18	\$21,417,684	0.8%	82
30104	Hartford Underwriters Insurance Company	9	\$12,813,678	0.5%	69
23035	Liberty Mutual Fire Insurance Company	29	\$32,784,953	1.2%	86
21687	Mid Century Insurance Company	31	\$22,458,173	0.8%	135
23515	Midwestern Indemnity Company The	21	\$17,503,802	0.6%	117
26093	Nationwide Affinity Insurance Co Of America	11	\$23,455,574	0.8%	46
24260	Progressive Casualty Insurance Company	5	\$11,712,288	0.4%	42
16322	Progressive Direct Insurance Company	43	\$53,530,575	1.9%	78
24279	Progressive Max Insurance Company	11	\$17,615,936	0.6%	61
42919	Progressive Northwestern Insurance Company	21	\$25,624,039	0.9%	80
37834	Progressive Preferred Insurance Company	62	\$76,936,764	2.7%	79
34690	Property & Casualty Insurance Co of Hartford	17	\$10,484,580	0.4%	158
25405	Safe Auto Insurance Company	60	\$16,379,058	0.6%	358
39012	Safeco Insurance Company Of Illinois	127	\$104,884,689	3.7%	118
23388	Shelter Mutual Insurance Company	68	\$150,545,731	5.3%	44
25143	State Farm Fire & Casualty Company	33	\$45,464,350	1.6%	71
25178	State Farm Mutual Automobile Insurance Co	294	\$602,541,756	21.3%	48
27998	Travelers Home & Marine Insurance Company	41	\$48,011,981	1.7%	83
29459	Twin City Fire Insurance Company	32	\$17,444,930	0.6%	179
25941	United Services Automobile Association	25	\$38,550,228	1.4%	63
25968	USAA Casualty Insurance Company	14	\$23,703,059	0.8%	58
13137	Viking Insurance Company Of Wisconsin	35	\$10,599,764	0.4%	323
Top 40 Writers		2,026	\$2,498,691,481	88.3%	.
Total		2,898	\$2,831,377,278	100.0%	.

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Homeowners Insurance Complaint Indices					
Top Forty Writers, Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
42579	Allied Property & Casualty Insurance Company	11	\$8,102,802	0.5%	130
19240	Allstate Indemnity Company	40	\$21,369,572	1.3%	179
19232	Allstate Insurance Company	27	\$17,201,863	1.1%	150
17230	Allstate Property & Casualty Insurance Company	65	\$35,434,716	2.2%	176
19100	AMCO Insurance Company	12	\$15,504,507	1.0%	74
21849	American Automobile Insurance Company	3	\$8,922,285	0.6%	32
19275	American Family Mutual Insurance Company	216	\$263,658,240	16.4%	78
23469	American Modern Home Insurance Co	4	\$6,660,523	0.4%	58
28401	American National Property & Casualty Co	14	\$11,864,688	0.7%	113
42978	American Security Insurance Company	5	\$17,899,182	1.1%	27
27235	Auto Club Family Insurance Company	41	\$39,007,114	2.4%	101
18988	Auto Owners Insurance Company	11	\$15,830,272	1.0%	67
15725	Cameron Mutual Insurance Company	12	\$16,643,276	1.0%	69
10677	Cincinnati Insurance Company The	3	\$5,120,008	0.3%	56
20990	Country Mutual Insurance Company	14	\$11,945,510	0.7%	112
21261	Electric Insurance Company	2	\$6,278,827	0.4%	31
21482	Factory Mutual Insurance Company	0	\$8,155,208	0.5%	0
26859	Farm Bureau Town & Country Ins Co Of MO	94	\$64,615,470	4.0%	139
21652	Farmers Insurance Exchange	59	\$31,397,566	2.0%	180
21660	Fire Insurance Exchange	61	\$24,943,285	1.6%	234
11185	Foremost Insurance Company Grand Rapids	19	\$10,718,944	0.7%	170
20303	Great Northern Insurance Company	0	\$7,192,151	0.4%	0
30104	Hartford Underwriters Insurance Company	9	\$7,962,794	0.5%	108
20419	Homesite Indemnity Company	42	\$7,823,326	0.5%	514
23035	Liberty Mutual Fire Insurance Company	16	\$22,287,647	1.4%	69
14400	Lititz Mutual Insurance Company	16	\$7,106,506	0.4%	216
24821	Meritplan Insurance Company	0	\$7,406,575	0.5%	0
21687	Mid Century Insurance Company	75	\$35,642,235	2.2%	202
23515	Midwestern Indemnity Company The	19	\$11,142,657	0.7%	163
26093	Nationwide Affinity Insurance Co Of America	7	\$16,541,380	1.0%	41
23787	Nationwide Mutual Insurance Company	4	\$6,998,802	0.4%	55
34690	Property & Casualty Insurance Co of Hartford	19	\$11,077,363	0.7%	164
24740	Safeco Insurance Company Of America	37	\$39,682,495	2.5%	89
23388	Shelter Mutual Insurance Company	87	\$116,810,546	7.3%	71
19070	Standard Fire Insurance Company	33	\$22,388,543	1.4%	141
25127	State Auto Property & Casualty Insurance Co	3	\$7,856,157	0.5%	37
25143	State Farm Fire & Casualty Company	281	\$395,187,505	24.6%	68
27998	Travelers Home & Marine Insurance Company	40	\$32,225,914	2.0%	119
25941	United Services Automobile Association	11	\$23,105,204	1.4%	46
25968	USAA Casualty Insurance Company	4	\$11,662,033	0.7%	33
Top 40 Writers		1,416	\$1,431,373,693	89.0%	.
Total		1,678	\$1,607,481,657	100.0%	.

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Accident and Health Insurance Complaint Indices

Top Forty Writers, Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
60054	Aetna Life Insurance Company	66	\$212,910,094	2.8%	66
60305	American Community Mutual Insurance Co-	113	\$31,021,798	0.4%	771
60380	American Family Life Assurance Co of Col.	50	\$88,920,452	1.2%	119
19275	American Family Mutual Insurance Company	13	\$26,719,682	0.4%	103
60836	American Republic Insurance Company	12	\$27,566,749	0.4%	92
28207	Anthem Insurance Companies Inc	0	\$42,418,426	0.6%	0
61263	Bankers Life & Casualty Company	81	\$43,730,180	0.6%	392
47171	Blue Cross & Blue Shield Of Kansas City	173	\$1,174,001,885	15.7%	31
62146	Combined Insurance Co Of America	11	\$19,601,207	0.3%	119
62308	Connecticut General Life Ins Co	39	\$129,677,831	1.7%	64
68500	Continental Life Ins Co Of Brentwood TN	7	\$20,509,809	0.3%	72
81973	Coventry Health & Life Insurance Company	270	\$555,231,621	7.4%	103
60040	Cox Health Systems Insurance Company	27	\$72,036,179	1.0%	79
13935	Federated Mutual Insurance Company	5	\$20,725,594	0.3%	51
90328	First Health Life & Health Insurance Company	4	\$65,886,163	0.9%	13
70025	Genworth Life Insurance Company	15	\$36,349,469	0.5%	87
62286	Golden Rule Insurance Company	83	\$66,933,783	0.9%	262
64246	Guardian Life Insurance Company Of America	21	\$61,847,119	0.8%	72
70815	Hartford Life & Accident Insurance Company	23	\$64,307,722	0.9%	76
78972	Healthy Alliance Life Insurance Co	975	\$1,622,517,103	21.7%	127
73288	Humana Insurance Company	101	\$415,607,749	5.6%	51
65838	John Hancock Life Insurance Company (USA)	8	\$27,009,745	0.4%	63
65978	Metropolitan Life Insurance Company	12	\$81,409,298	1.1%	31
71412	Mutual Of Omaha Insurance Company	22	\$36,255,420	0.5%	128
19445	National Union Fire Insurance Company Of	33	\$79,114,370	1.1%	88
67091	Northwestern Mutual Life Insurance Company	0	\$21,235,923	0.3%	0
67660	Pennsylvania Life Insurance Company	9	\$97,087,837	1.3%	20
61271	Principal Life Insurance Company	47	\$80,823,148	1.1%	123
68284	Pyramid Life Insurance Company	17	\$30,478,291	0.4%	118
69019	Standard Insurance Company	11	\$32,659,287	0.4%	71
25178	State Farm Mutual Automobile Insurance Co	2	\$31,810,239	0.4%	13
80802	Sun Life Assurance Company Of Canada	2	\$19,927,337	0.3%	21
69477	Time Insurance Company	90	\$51,265,309	0.7%	372
86231	Transamerica Life Insurance Company	38	\$30,445,124	0.4%	264
70408	Union Security Insurance Company	17	\$26,037,888	0.3%	138
92916	United American Insurance Company	45	\$20,821,461	0.3%	457
79413	United Healthcare Insurance Company	396	\$1,050,434,275	14.1%	80
69868	United Of Omaha Life Insurance Company	15	\$35,153,799	0.5%	90
62235	Unum Life Insurance Company Of America	27	\$51,109,820	0.7%	112
32395	Vision Service Plan Insurance Company	0	\$36,538,774	0.5%	0
Top 40 Writers		2,880	\$6,638,137,960	88.8%	.
Total		3,531	\$7,472,735,563	100.0%	.

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Long Term Care Insurance Complaint Indices
Top Forty Writers, Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008-2010	Complaint Index
71471	Ability Insurance Company	3	\$1,257,296	0.5%	251
90611	Allianz Life Insurance Co Of North America	2	\$5,484,320	2.3%	38
19275	American Family Mutual Insurance Company	0	\$768,710	0.3%	0
60534	American Heritage Life Insurance Company	1	\$853,879	0.4%	123
60836	American Republic Insurance Company	1	\$901,870	0.4%	117
61263	Bankers Life & Casualty Company	49	\$20,414,696	8.7%	252
71714	Berkshire Life Insurance Company Of America	0	\$836,125	0.4%	0
20443	Continental Casualty Company	7	\$8,413,012	3.6%	87
71404	Continental General Insurance Company	2	\$836,020	0.4%	252
62626	CUNA Mutual Insurance Society	1	\$873,828	0.4%	120
62952	Equitable Life & Casualty Insurance Company	10	\$8,870,477	3.8%	119
70025	Genworth Life Insurance Company	14	\$36,207,035	15.4%	41
63312	Great American Life Insurance Company	0	\$912,559	0.4%	0
64211	Guarantee Trust Life Insurance Co	3	\$960,015	0.4%	329
65838	John Hancock Life Insurance Company (usa	8	\$26,910,435	11.5%	31
58033	Knights Of Columbus	1	\$1,847,192	0.8%	57
65595	Lincoln Benefit Life Company	2	\$4,761,008	2.0%	44
65935	Massachusetts Mutual Life Insurance Company	0	\$1,838,892	0.8%	0
31119	Medico Insurance Company	2	\$2,480,662	1.1%	85
87726	Metlife Insurance Company Of Connecticut	1	\$1,617,276	0.7%	65
65978	Metropolitan Life Insurance Company	5	\$22,663,031	9.7%	23
71412	Mutual Of Omaha Insurance Company	0	\$5,457,417	2.3%	0
66915	New York Life Insurance Company	0	\$3,255,819	1.4%	0
69000	Northwestern Long Term Care Insurance Co	0	\$5,598,881	2.4%	0
63282	Penn Treaty Ntwk America Ins Co- <i>Suspended-</i>	6	\$948,684	0.4%	665
80578	Physicians Mutual Insurance Company	1	\$952,499	0.4%	110
68241	Prudential Insurance Company Of America The	2	\$3,892,487	1.7%	54
65005	Riversource Life Insurance Company	2	\$4,080,196	1.7%	52
76325	Senior Health Insurance Company of PA	32	\$5,778,883	2.5%	582
25178	State Farm Mutual Automobile Insurance Co	0	\$5,729,141	2.4%	0
69116	State Life Insurance Company	0	\$873,508	0.4%	0
65021	Stonebridge Life Insurance Company	13	\$1,961,671	0.8%	697
56014	Thrivent Financial For Lutherans	1	\$7,243,271	3.1%	15
69477	Time Insurance Company	0	\$1,451,325	0.6%	0
86231	Transamerica Life Insurance Company	20	\$12,145,450	5.2%	173
70408	Union Security Insurance Company	1	\$1,764,852	0.8%	60
92916	United American Insurance Company	5	\$743,725	0.3%	707
42129	United Security Assurance Company Of PA	0	\$799,324	0.3%	0
62235	Unum Life Insurance Company Of America	0	\$10,517,891	4.5%	0
70319	Washington National Insurance Co	8	\$1,070,673	0.5%	786
Top 40 Writers		203	\$223,974,034	95.5%	.
Total		223	\$234,629,998	100.1%	.

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Medicare Supplement Insurance Complaint Indices

Top Forty Writers, Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
71390	Admiral Life Insurance Company Of America	4	\$7,407,610	1.3%	147
12321	American Continental Insurance Company	2	\$7,516,768	1.3%	72
19275	American Family Mutual Insurance Company	0	\$9,609,887	1.7%	0
71773	American National Life Ins Co Of TX	3	\$8,145,555	1.4%	100
60763	American Pioneer Life Insurance Company	3	\$3,298,236	0.6%	248
67679	American Republic Corp Insurance Company	0	\$1,658,344	0.3%	0
60836	American Republic Insurance Company	5	\$22,311,859	3.9%	61
61263	Bankers Life & Casualty Company	15	\$20,016,654	3.5%	204
47171	Blue Cross & Blue Shield Of Kansas City	7	\$32,538,413	5.7%	59
61859	Christian Fidelity Life Insurance Co	0	\$16,867,463	2.9%	0
62146	Combined Insurance Co Of America	0	\$4,575,058	0.8%	0
71404	Continental General Insurance Company	1	\$1,258,236	0.2%	216
68500	Continental Life Ins Co Of Brentwood TN	5	\$19,397,318	3.4%	70
62952	Equitable Life & Casualty Insurance Company	1	\$4,123,391	0.7%	66
65536	Genworth Life & Annuity Insurance Company	0	\$2,478,609	0.4%	0
62286	Golden Rule Insurance Company	3	\$2,880,701	0.5%	284
70815	Hartford Life & Accident Insurance Company	0	\$11,518,652	2.0%	0
70670	Health Care Service Corporation	0	\$1,356,098	0.2%	0
78972	Healthy Alliance Life Insurance Co	44	\$85,270,381	14.9%	141
66214	Heartland National Life Insurance Company	0	\$1,931,547	0.3%	0
31119	Medico Insurance Company	2	\$8,246,382	1.4%	66
71412	Mutual Of Omaha Insurance Company	8	\$23,963,867	4.2%	91
60593	National States Insurance Company-Liquidation-	6	\$1,807,195	0.3%	904
72125	Physicians Life Insurance Company	0	\$2,261,903	0.4%	0
80578	Physicians Mutual Insurance Company	1	\$4,387,972	0.8%	62
61271	Principal Life Insurance Company	0	\$2,917,207	0.5%	0
68462	Reserve National Insurance Company	1	\$2,740,627	0.5%	99
57657	Royal Neighbors Of America	0	\$3,487,530	0.6%	0
86355	Standard Life & Accident Insurance Company	6	\$5,002,710	0.9%	327
25178	State Farm Mutual Automobile Insurance Co	0	\$10,969,645	1.9%	0
89184	Sterling Investors Life Insurance Company	1	\$8,771,538	1.5%	31
56014	Thrivent Financial For Lutherans	1	\$2,908,384	0.5%	94
86231	Transamerica Life Insurance Company	7	\$5,911,499	1.0%	322
92916	United American Insurance Company	2	\$7,541,464	1.3%	72
79413	United Healthcare Insurance Company	20	\$144,939,346	25.3%	38
69868	United Of Omaha Life Insurance Company	11	\$26,391,463	4.6%	113
63479	United Teacher Associates Insurance Co	2	\$1,747,990	0.3%	312
72850	United World Life Insurance Company	8	\$15,300,277	2.7%	142
69663	USAA Life Insurance Company	0	\$1,704,400	0.3%	0
70319	Washington National Insurance Co	9	\$6,847,391	1.2%	358
Top 40 Writers		178	\$552,009,569	96.5%	.
Total		210	\$571,822,272	100.0%	.

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Life and Annuity Complaint Indices					
Top Forty Writers, Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
90611	Allianz Life Insurance Co Of North America	25	\$245,537,024	3.1%	64
92738	American Equity Investment Life Ins Co	8	\$81,643,777	1.0%	62
60488	American General Life Insurance Co	29	\$59,873,434	0.8%	305
60739	American National Insurance Company	9	\$51,229,853	0.7%	111
60895	American United Life Insurance Co	1	\$106,317,724	1.4%	6
61689	Aviva Life & Annuity Company	18	\$176,549,298	2.2%	64
62944	AXA Equitable Life Insurance Company	9	\$224,869,873	2.9%	25
65536	Genworth Life & Annuity Insurance Company	5	\$56,946,285	0.7%	55
68322	Great-West Life & Annuity Insurance Company	1	\$117,296,154	1.5%	5
86509	ING Life Insurance & Annuity Company	3	\$109,637,855	1.4%	17
80942	ING USA Annuity & Life Ins Co	3	\$114,086,802	1.5%	17
65056	Jackson National Life Insurance Company	12	\$301,951,653	3.8%	25
65838	John Hancock Life Insurance Company	15	\$161,778,580	2.1%	58
65676	Lincoln National Life Insurance Company	25	\$361,853,330	4.6%	44
65935	Massachusetts Mutual Life Insurance Company	4	\$88,912,101	1.1%	28
93513	Metlife Investors Insurance Company	0	\$91,692,838	1.2%	0
61050	Metlife Investors USA Insurance Company	4	\$231,527,075	2.9%	11
65978	Metropolitan Life Insurance Company	48	\$267,233,959	3.4%	113
66168	Minnesota Life Insurance Company	2	\$65,872,619	0.8%	19
91596	New York Life Insurance & Annuity Corporation	6	\$189,427,123	2.4%	20
66915	New York Life Insurance Company	17	\$70,671,705	0.9%	152
67091	Northwestern Mutual Life Insurance Company	4	\$249,013,251	3.2%	10
67172	Ohio National Life Insurance Company The	0	\$50,643,851	0.6%	0
67466	Pacific Life Insurance Company	1	\$169,705,510	2.2%	4
61271	Principal Life Insurance Company	3	\$70,736,360	0.9%	27
68136	Protective Life Insurance Company	14	\$576,359,086	7.3%	15
79227	PRUCO Life Insurance Company	7	\$141,020,173	1.8%	31
86630	Prudential Annuities Life Assurance Corporation	4	\$129,786,603	1.6%	19
68241	Prudential Insurance Company Of America The	38	\$85,348,866	1.1%	281
65005	Riversource Life Insurance Company	1	\$155,116,351	2.0%	4
69019	Standard Insurance Company	1	\$50,171,945	0.6%	13
69108	State Farm Life Insurance Company	12	\$125,413,918	1.6%	60
79065	Sun Life Assurance Of Canada (US	2	\$87,221,224	1.1%	14
60941	Sunamerica Annuity & Life Assurance Company	2	\$198,507,191	2.5%	6
69345	Teachers Insurance & Annuity Association Of	0	\$184,655,276	2.3%	0
56014	Thrivent Financial For Lutherans	3	\$101,553,090	1.3%	19
70688	Transamerica Financial Life Ins Co	0	\$127,871,718	1.6%	0
86231	Transamerica Life Insurance Company	18	\$203,898,266	2.6%	56
70238	Variable Annuity Life Insurance Company	3	\$56,964,496	0.7%	33
92622	Western Southern Life Assurance Company	8	\$58,896,183	0.7%	86
Top 40 Writers		365	\$5,997,792,420	76.2%	.
Total		1,248	\$7,867,190,078	100.0%	.

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
95109	Aetna Health Inc	9	\$27,704,696	2.5%	99
47171	Blue Cross & Blue Shield Of Kansas City	5	\$5,529,429	0.5%	275
95209	CIGNA Healthcare Of Ohio Inc DBA	3	\$3,214,460	0.3%	283
95635	CIGNA Healthcare Of St Louis Inc	1	\$1,203,751	0.1%	252
95145	Community Health Plan	4	\$18,240,354	1.7%	67
95489	Coventry Health Care Of Kansas Inc	38	\$87,931,599	8.1%	131
95530	Cox Health Systems HMO Inc	5	\$15,260,323	1.4%	100
95315	Good Health HMO Inc DBA Blue-care Inc	49	\$318,753,589	29.2%	47
10253	Great-West Healthcare Of KS/MO Inc- <i>Withdrawn</i>	1	.	.	.
96377	Group Health Plan Inc	59	\$216,896,015	19.9%	83
96475	Healthlink HMO Inc	1	\$130,297	0.0%	2,331
95358	HMO Missouri Inc DBA Anthem Blue Cross & Blue Shield	148	\$309,974,625	28.4%	145
95885	Humana Health Plan Inc	15	\$40,556,888	3.7%	112
96385	Unitedhealthcare Of The Midwest Inc	21	\$45,090,078	4.1%	141
Total		359	\$1,090,486,105	100.0%	.

**Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report**

Private Passenger Automobile Insurance

Complaint Indices

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Private Passenger Automobile Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
44725	1st Auto & Casualty Insurance Company	0	\$516,480	0.0%	0
25232	21st Century Advantage Insurance Company	0	\$336,614	0.0%	0
34789	21st Century Centennial Insurance Company	20	\$7,368,849	0.3%	265
12963	21st Century Insurance Company	0	\$621,001	0.0%	0
36587	21st Century National Insurance Company	3	\$1,759,411	0.1%	167
32220	21st Century North America Insurance Company	7	\$4,378,341	0.2%	156
20796	21st Century Premier Insurance Company	4	\$1,416,386	0.1%	276
14184	Acuity A Mutual Insurance Company	2	\$4,298,976	0.2%	45
33898	Aegis Security Insurance Company	0	\$2,650	0.0%	0
42609	Affirmative Insurance Company- <i>Terminated</i>	76	\$7,541,095	0.3%	985
19399	AIU Insurance Company	2	\$689,111	0.0%	284
11004	Alfa Specialty Insurance Corporation	3	\$2,048,904	0.1%	143
12188	Alfa Vision Insurance Corporation	18	\$3,502,056	0.1%	502
42579	Allied Property & Casualty Insurance Company	23	\$48,940,307	1.7%	46
41840	Allmerica Financial Benefit Insurance Company	0	\$763	0.0%	0
29688	Allstate Fire & Casualty Insurance Company	38	\$38,675,275	1.4%	96
19240	Allstate Indemnity Company	15	\$6,338,145	0.2%	231
19232	Allstate Insurance Company	44	\$35,738,808	1.3%	120
17230	Allstate Property & Casualty Insurance Company	55	\$36,076,071	1.3%	149
38156	Alpha Property & Casualty Insurance Co	1	\$698,450	0.0%	140
19100	AMCO Insurance Company	5	\$1,120,580	0.0%	436
21849	American Automobile Insurance Company	0	\$8	0.0%	0
10111	American Bankers Insurance Company Of FL	1	\$1,676,180	0.1%	58
23450	American Family Home Insurance Company	0	\$104,329	0.0%	0
19275	American Family Mutual Insurance Company	234	\$427,214,747	15.1%	54
24066	American Fire & Casualty Company	0	\$164,791	0.0%	0
43494	American Hallmark Insurance Company Of TX	0	\$351,469	0.0%	0
19380	American Home Assurance Company	7	\$1,311,719	0.0%	521
23469	American Modern Home Insurance Co	0	\$389,355	0.0%	0
38652	American Modern Select Insurance Company	0	\$188,508	0.0%	0
39942	American National General Insurance Company	2	\$1,636,285	0.1%	119
28401	American National Property & Casualty Co	15	\$16,853,411	0.6%	87
19615	American Reliable Insurance Company	0	\$72,018	0.0%	0
39969	American Safety Casualty Insurance Company	0	\$25,953	0.0%	0
42978	American Security Insurance Company	0	\$40,721	0.0%	0
42897	American Service Insurance Company	16	\$1,018,253	0.0%	1,535
19283	American Standard Insurance Co of WI	47	\$50,129,479	1.8%	92

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Private Passenger Automobile Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
40800	American Sterling Insurance Company- <i>Withdrawn</i>	1	.	.	.
19976	AMICA Mutual Insurance Company	3	\$2,655,417	0.1%	110
41459	Armed Forces Insurance Exchange	1	\$322,623	0.0%	303
10194	Artisan & Truckers Casualty Company	1	\$3,888	0.0%	9,999
27235	Auto Club Family Insurance Company	20	\$8,314,372	0.3%	235
18988	Auto Owners Insurance Company	1	\$6,496,460	0.2%	15
15512	Automobile Club Inter-insurance Exchange	120	\$97,399,352	3.4%	120
19062	Automobile Ins Co Of Hartford CT	0	\$212,300	0.0%	0
24813	Balboa Insurance Company	2	\$214,905	0.0%	909
18279	Bankers Standard Insurance Company	0	\$634,763	0.0%	0
19658	Bristol West Insurance Company	35	\$11,183,522	0.4%	306
35955	California Casualty General Insurance Company	5	\$2,859,229	0.1%	171
15725	Cameron Mutual Insurance Company	17	\$16,569,623	0.6%	100
42498	Cameron National Insurance Company	1	\$7,474,131	0.3%	13
37524	Charter Indemnity Company	2	\$669,320	0.0%	292
40258	Chartis Casualty Company	5	\$1,039,721	0.0%	470
19402	Chartis Property Casualty Company	0	\$980,905	0.0%	0
10052	Chubb National Insurance Company	0	\$709,252	0.0%	0
10677	Cincinnati Insurance Company The	0	\$3,203,314	0.1%	0
31534	Citizens Insurance Company Of America	0	\$6,963	0.0%	0
40371	Columbia Mutual Insurance Company	13	\$13,801,423	0.5%	92
12157	Companion Property & Casualty Insurance Co	0	\$22,869	0.0%	0
10204	Consumers Insurance USA Inc	16	\$2,911,398	0.1%	537
35289	Continental Insurance Company The	1	\$1	0.0%	9,999
10783	Cornerstone National Insurance Company	16	\$15,209,254	0.5%	103
20982	Country Casualty Insurance Company	0	\$521,157	0.0%	0
20990	Country Mutual Insurance Company	7	\$5,005,507	0.2%	137
21008	Country Preferred Insurance Company	7	\$9,187,946	0.3%	74
10847	Cumis Insurance Society Inc	1	\$-1	- 0.0%	9,999
21164	Dairyland Insurance Company	18	\$11,127,737	0.4%	158
37907	Deerbrook Insurance Company	0	\$101,768	0.0%	0
42587	Depositors Insurance Company	1	\$35,027	0.0%	2,789
42781	Direct General Insurance Company	40	\$5,448,728	0.2%	717
23736	Direct National Insurance Company	14	\$2,261,223	0.1%	605
40649	Economy Premier Assurance Company	3	\$1,882,358	0.1%	156
21261	Electric Insurance Company	2	\$6,909,728	0.2%	28
21407	Emcasco Insurance Company	0	\$368,348	0.0%	0
21415	Employers Mutual Casualty Company	3	\$53,165	0.0%	5,513

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Private Passenger Automobile Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
15130	Encompass Indemnity Company	3	\$1,913,399	0.1%	153
10071	Encompass Insurance Company Of America	1	\$593,530	0.0%	165
28746	Equity Insurance Company	4	\$1,501,854	0.1%	260
37915	Essentia Insurance Company	0	\$1,866,835	0.1%	0
25712	Esurance Insurance Company	27	\$14,465,626	0.5%	182
30210	Esurance Property & Casualty Insurance Company	0	\$215,023	0.0%	0
26859	Farm Bureau Town & Country Ins Co Of MO	45	\$57,570,224	2.0%	76
19194	Farmers Alliance Mutual Insurance Company	1	\$666,768	0.0%	147
21628	Farmers Insurance Company Inc	135	\$134,220,104	4.7%	98
16381	Farmers Union Cooperative Insurance Company	1	\$330,657	0.0%	295
20281	Federal Insurance Company	0	\$685,545	0.0%	0
25180	Fidelity National Insurance Company	0	\$1,884,090	0.1%	0
19852	Financial Indemnity Company	17	\$5,347,261	0.2%	311
21873	Firemans Fund Insurance Company	1	\$3,882,804	0.1%	25
10336	First Acceptance Insurance Company Inc	23	\$3,530,411	0.1%	637
33588	First Liberty Insurance Corp The	4	\$1,869,357	0.1%	209
11185	Foremost Insurance Company Grand Rapids MI	5	\$4,026,810	0.1%	121
11800	Foremost Property & Casualty Insurance Co	0	\$22,186	0.0%	0
41513	Foremost Signature Insurance Company	0	\$60,976	0.0%	0
21253	Garrison Property & Casualty Insurance Co	2	\$2,894,801	0.1%	68
28339	Gateway Insurance Company	1	\$-79	- 0.0%	9,999
41491	GEICO Casualty Company	3	\$1,066,433	0.0%	275
35882	GEICO General Ins Co	78	\$56,373,211	2.0%	135
22055	GEICO Indemnity Company	59	\$32,679,714	1.2%	176
24414	General Casualty Company Of Wisconsin	1	\$1	0.0%	9,999
11044	GMAC Insurance Company Online Inc	7	\$3,499,532	0.1%	195
22063	Government Employees Insurance Co	18	\$21,417,684	0.8%	82
26832	Great American Alliance Insurance Company	0	\$384	0.0%	0
26344	Great American Assurance Company	0	\$5,348	0.0%	0
16691	Great American Insurance Company	0	\$428	0.0%	0
22136	Great American Insurance Company Of NY	0	\$67	0.0%	0
20303	Great Northern Insurance Company	0	\$1,021,886	0.0%	0
14117	Grinnell Mutual Reinsurance Company	4	\$3,294,593	0.1%	119
16144	Grinnell Select Insurance Company	1	\$3,081,238	0.1%	32
42331	Guideone America Insurance Company	0	\$2,722,670	0.1%	0
42803	Guideone Elite Insurance Company	0	\$1,297,712	0.0%	0
15032	Guideone Mutual Insurance Company	1	\$510,380	0.0%	191
14559	Guideone Specialty Mutual Insurance Company	0	\$41,460	0.0%	0

**Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report**

Private Passenger Automobile Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
34037	Hallmark Insurance Company	12	\$1,819,941	0.1%	644
22292	Hanover Insurance Company The	0	\$9,000	0.0%	0
22357	Hartford Accident & Indemnity Co	1	\$293,385	0.0%	333
29424	Hartford Casualty Insurance Co	0	\$88,722	0.0%	0
19682	Hartford Fire Insurance Company	2	\$497,396	0.0%	393
37478	Hartford Insurance Company Of Midwest The	19	\$10,265,938	0.4%	181
30104	Hartford Underwriters Insurance Company	9	\$12,813,678	0.5%	69
31550	Haulers Insurance Company Inc	3	\$4,246,400	0.1%	69
22578	Horace Mann Insurance Company	2	\$279,256	0.0%	700
22756	Horace Mann Property & Casualty Ins Co	0	\$1,985,579	0.1%	0
29068	IDS Property Casualty Insurance Company	2	\$3,416,322	0.1%	57
23817	Illinois National Insurance Company	0	\$27,648	0.0%	0
39497	Infinity Assurance Insurance Company	3	\$825,245	0.0%	355
11738	Infinity Auto Insurance Company	3	\$1,298,555	0.0%	226
10061	Infinity Indemnity Insurance Company	2	\$675,569	0.0%	289
22268	Infinity Insurance Company	0	\$164,884	0.0%	0
38806	Insura Property & Casualty Ins Co- <i>Terminated</i>	1	.	.	.
19429	Insurance Company Of The State Of PA	6	\$2,299,196	0.1%	255
10922	Insuremax Insurance Company	5	\$1,858,342	0.1%	263
22780	Integon General Insurance Corporation	0	\$36,755	0.0%	0
22772	Integon Indemnity Corporation	0	\$35,494	0.0%	0
29742	Integon National Insurance Company	0	\$60,709	0.0%	0
10914	Kemper Independence Insurance Company	1	\$930,383	0.0%	105
42404	Liberty Insurance Corporation	2	\$219,797	0.0%	889
23035	Liberty Mutual Fire Insurance Company	29	\$32,784,953	1.2%	86
23043	Liberty Mutual Insurance Company	1	\$178	0.0%	9,999
10051	Lyndon Southern Insurance Company	0	\$285,488	0.0%	0
28932	Markel American Insurance Company	0	\$262,786	0.0%	0
22306	Massachusetts Bay Insurance Company	0	\$5,805	0.0%	0
33650	Mendota Insurance Company	30	\$5,556,908	0.2%	527
31968	Merastar Insurance Company	2	\$220,933	0.0%	884
23353	Meridian Security Insurance Company	1	\$8,149,910	0.3%	12
24821	Meritplan Insurance Company	2	\$86,563	0.0%	2,257
40169	Metropolitan Casualty Insurance Company	0	\$295,606	0.0%	0
25321	Metropolitan Direct Property & Casualty Ins Co	1	\$1,111,653	0.0%	88
39950	Metropolitan General Insurance Company	0	\$132,969	0.0%	0
34339	Metropolitan Group Property & Casualty Ins Co	10	\$4,883,154	0.2%	200
26298	Metropolitan Property & Casualty Insurance Co	6	\$4,235,568	0.1%	138

**Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report**

Private Passenger Automobile Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
38660	MIC General Insurance Corporation	0	\$548,586	0.0%	0
21687	Mid Century Insurance Company	31	\$22,458,173	0.8%	135
23434	Middlesex Insurance Company	1	\$1,230,642	0.0%	79
23515	Midwestern Indemnity Company The	21	\$17,503,802	0.6%	117
40185	Millers Classified Insurance Company	4	\$2,346,987	0.1%	167
14583	Millers First Insurance Company	4	\$2,291,962	0.1%	171
42447	National General Assurance Company	3	\$714,796	0.0%	410
23728	National General Insurance Company	6	\$4,918,983	0.2%	119
32620	National Interstate Insurance Company	2	\$274,178	0.0%	713
21881	National Surety Corporation	0	\$424,831	0.0%	0
19445	National Union Fire Insurance Co Of Pittsburgh	3	\$966,089	0.0%	303
26093	Nationwide Affinity Insurance Co Of America	11	\$23,455,574	0.8%	46
25453	Nationwide Insurance Company Of America	8	\$9,500,054	0.3%	82
23787	Nationwide Mutual Insurance Company	4	\$571	0.0%	9,999
23841	New Hampshire Insurance Company	0	\$1,728	0.0%	0
12130	New South Insurance Company	2	\$640,309	0.0%	305
36455	Northbrook Indemnity Company	0	\$18,233	0.0%	0
24074	Ohio Casualty Insurance Company	0	\$33,291	0.0%	0
24082	Ohio Security Insurance Company	0	\$54	0.0%	0
34940	Omni Indemnity Company	12	\$1,562,097	0.1%	751
39098	Omni Insurance Company	1	\$236,994	0.0%	412
32700	Owners Insurance Company	3	\$7,283,889	0.3%	40
20346	Pacific Indemnity Company	0	\$399,654	0.0%	0
37850	Pacific Specialty Insurance Company	0	\$12,609	0.0%	0
37648	Permanent General Assurance Corporation	6	\$1,356,528	0.0%	432
13714	Pharmacists Mutual Insurance Company	0	\$553,755	0.0%	0
18058	Philadelphia Indemnity Insurance Company	1	\$710,572	0.0%	137
25623	Phoenix Insurance Company The	2	\$314,884	0.0%	621
25704	Pride National Insurance Company	3	\$1,893,335	0.1%	155
11851	Progressive Advanced Insurance Company	8	\$9,017,871	0.3%	87
24260	Progressive Casualty Insurance Company	5	\$11,712,288	0.4%	42
42994	Progressive Classic Insurance Company	5	\$3,535,658	0.1%	138
16322	Progressive Direct Insurance Company	43	\$53,530,575	1.9%	78
24279	Progressive Max Insurance Company	11	\$17,615,936	0.6%	61
42919	Progressive Northwestern Insurance Company	21	\$25,624,039	0.9%	80
37834	Progressive Preferred Insurance Company	62	\$76,936,764	2.7%	79
32786	Progressive Specialty Insurance Company	1	\$811,138	0.0%	120
34690	Property & Casualty Insurance Co of Hartford	17	\$10,484,580	0.4%	158

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Private Passenger Automobile Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
43044	Response Insurance Company	0	\$665,237	0.0%	0
26050	Response Worldwide Insurance Company	4	\$1,236,193	0.0%	316
27065	Rockford Mutual Insurance Company	0	\$180,141	0.0%	0
25405	Safe Auto Insurance Company	60	\$16,379,058	0.6%	358
24740	Safeco Insurance Company Of America	2	\$25,586	0.0%	7,637
39012	Safeco Insurance Company Of Illinois	127	\$104,884,689	3.7%	118
40460	Sagamore Insurance Company	6	\$1,565,636	0.1%	374
22543	Secura Insurance A Mutual Company	3	\$124,894	0.0%	2,347
10239	Secura Supreme Insurance Company	0	\$2,172,518	0.1%	0
11000	Sentinel Insurance Company Ltd	2	\$327,631	0.0%	596
24988	Sentry Insurance A Mutual Company	7	\$3,814,841	0.1%	179
23361	Shelter General Insurance Company	4	\$4,198,264	0.1%	93
23388	Shelter Mutual Insurance Company	68	\$150,545,731	5.3%	44
19070	Standard Fire Insurance Company	0	\$41,593	0.0%	0
42986	Standard Guaranty Insurance Company	0	\$56,101	0.0%	0
19530	State Auto National Insurance Company	0	\$675,500	0.0%	0
25127	State Auto Property & Casualty Insurance Co	6	\$3,427,025	0.1%	171
25143	State Farm Fire & Casualty Company	33	\$45,464,350	1.6%	71
25178	State Farm Mutual Automobile Insurance Co	294	\$602,541,756	21.3%	48
22683	Teachers Insurance Company	3	\$630,861	0.0%	465
12904	Tokio Marine & Nichido Fire Insurance Co Ltd	0	\$982	0.0%	0
18031	Topa Insurance Company	0	\$405,862	0.0%	0
42749	Traders Insurance Company	41	\$4,449,289	0.2%	900
33014	Transport Insurance Company- <i>Suspended</i>	1	.	.	.
28188	Travco Insurance Company	0	\$496,511	0.0%	0
36137	Travelers Commercial Insurance Company	1	\$567,124	0.0%	172
27998	Travelers Home & Marine Insurance Company	41	\$48,011,981	1.7%	83
25658	Travelers Indemnity Company	0	\$661	0.0%	0
25666	Travelers Indemnity Company Of America	0	\$87,325	0.0%	0
38130	Travelers Personal Insurance Company	5	\$1,682,573	0.1%	290
36161	Travelers Property Casualty Insurance Company	0	\$2,030,636	0.1%	0
41106	Triumphe Casualty Company	0	\$37,783	0.0%	0
27120	Trumbull Insurance Company	4	\$2,828,460	0.1%	138
29459	Twin City Fire Insurance Company	32	\$17,444,930	0.6%	179
13021	United Fire & Casualty Company	1	\$877,770	0.0%	111
25941	United Services Automobile Association	25	\$38,550,228	1.4%	63
10915	Unitrin Direct Property & Casualty Company	11	\$2,304,848	0.1%	466
25909	Unitrin Preferred Insurance Company	7	\$2,762,790	0.1%	248

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Private Passenger Automobile Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
42862	Universal Casualty Company	129	\$3,414,398	0.1%	3,691
25968	USAA Casualty Insurance Company	14	\$23,703,059	0.8%	58
18600	USAA General Indemnity Company	7	\$5,400,466	0.2%	127
10644	Victoria Automobile Insurance Company	9	\$2,556,786	0.1%	344
42889	Victoria Fire & Casualty Company	0	\$9,541	0.0%	0
20397	Vigilant Insurance Company	1	\$774,174	0.0%	126
13137	Viking Insurance Company Of Wisconsin	35	\$10,599,764	0.4%	323
26085	Warner Insurance Company	0	\$304,814	0.0%	0
44393	West American Insurance Company	1	\$762,451	0.0%	128
27871	Western Agricultural Insurance Company	1	\$154,499	0.0%	632
27502	Western General Insurance Company Inc	0	\$9,038	0.0%	0
13250	Workmens Auto Insurance Company	7	\$1,490,806	0.1%	459
27090	Young America Insurance Company	14	\$4,013,326	0.1%	341
16535	Zurich Insurance Company- <i>Terminated</i>	0	\$1	0.0%	0
Total		2,898	\$2,831,377,278	100.0%	.

**Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report**

Homeowners Insurance

Complaint Indices

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
32220	21st Century North America Insurance Company	1	\$1,858,767	0.1%	52
14184	Acuity A Mutual Insurance Company	1	\$2,855,853	0.2%	34
33898	Aegis Security Insurance Company	1	\$116,651	0.0%	821
10014	Affiliated FM Insurance Company	0	\$21,174	0.0%	0
42757	Agri General Insurance Company	0	\$134,290	0.0%	0
19186	Alliance Insurance Company Inc	1	\$2,754,791	0.2%	35
36528	Allied Insurance Company- <i>Terminated-</i>	1	.	.	.
42579	Allied Property & Casualty Insurance Company	11	\$8,102,802	0.5%	130
19240	Allstate Indemnity Company	40	\$21,369,572	1.3%	179
19232	Allstate Insurance Company	27	\$17,201,863	1.1%	150
17230	Allstate Property & Casualty Insurance Company	65	\$35,434,716	2.2%	176
19100	AMCO Insurance Company	12	\$15,504,507	1.0%	74
21849	American Automobile Insurance Company	3	\$8,922,285	0.6%	32
10111	American Bankers Insurance Company Of FL	9	\$1,651,158	0.1%	522
19690	American Economy Insurance Company	0	\$519,957	0.0%	0
23450	American Family Home Insurance Company	6	\$3,456,265	0.2%	166
19275	American Family Mutual Insurance Company	216	\$263,658,240	16.4%	78
24066	American Fire & Casualty Company	1	\$348,725	0.0%	275
43494	American Hallmark Insurance Company Of TX	1	\$380,979	0.0%	251
19380	American Home Assurance Company	1	\$18,457	0.0%	5,190
21857	American Insurance Company The	0	\$1,626,051	0.1%	0
23469	American Modern Home Insurance Co	4	\$6,660,523	0.4%	58
38652	American Modern Select Insurance Company	1	\$2,496,310	0.2%	38
39942	American National General Insurance Company	3	\$613,550	0.0%	468
28401	American National Property & Casualty Co	14	\$11,864,688	0.7%	113
19615	American Reliable Insurance Company	3	\$1,084,805	0.1%	265
42978	American Security Insurance Company	5	\$17,899,182	1.1%	27
41998	American Southern Home Insurance Company	0	\$522,812	0.0%	0
19704	American States Insurance Company	0	\$1,566,330	0.1%	0
19488	Amerisure Insurance Company	0	\$1,271	0.0%	0
23396	Amerisure Mutual Insurance Company	0	\$7,460	0.0%	0
19976	AMICA Mutual Insurance Company	1	\$2,095,731	0.1%	46
15954	Amtrust Insurance Company Of Kansas Inc	0	\$355,663	0.0%	0
41459	Armed Forces Insurance Exchange	0	\$1,515,455	0.1%	0
21865	Associated Indemnity Corporation	0	\$33,238	0.0%	0
13412	Austin Mutual Insurance Company	0	\$645,961	0.0%	0
27235	Auto Club Family Insurance Company	41	\$39,007,114	2.4%	101

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Homeowners Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
18988	Auto Owners Insurance Company	11	\$15,830,272	1.0%	67
19062	Automobile Ins Co Of Hartford CT	2	\$3,524,943	0.2%	54
33022	AXA Insurance Company	0	\$267,273	0.0%	0
37273	Axis Insurance Company	0	\$437,004	0.0%	0
20370	Axis Reinsurance Company	0	\$2,189	0.0%	0
24813	Balboa Insurance Company	8	\$3,768,494	0.2%	203
18279	Bankers Standard Insurance Company	0	\$1,342,301	0.1%	0
35955	California Casualty General Insurance Company	0	\$475,359	0.0%	0
20117	California Casualty Indemnity Exchange	1	\$522,196	0.0%	183
15725	Cameron Mutual Insurance Company	12	\$16,643,276	1.0%	69
25615	Charter Oak Fire Insurance Co The	1	\$3,449,070	0.2%	28
19402	Chartis Property Casualty Company	0	\$1,465,667	0.1%	0
10052	Chubb National Insurance Company	0	\$1,313,423	0.1%	0
18767	Church Mutual Insurance Company	0	\$153,515	0.0%	0
10677	Cincinnati Insurance Company The	3	\$5,120,008	0.3%	56
31534	Citizens Insurance Company Of America	0	\$17,907	0.0%	0
10315	Civic Property & Casualty Co	8	\$1,243,325	0.1%	616
20532	Clarendon National Insurance Company	0	\$180	0.0%	0
40371	Columbia Mutual Insurance Company	9	\$4,648,037	0.3%	185
19640	Columbia National Insurance Company	3	\$4,134,669	0.3%	70
10204	Consumers Insurance USA Inc	0	\$163,770	0.0%	0
20990	Country Mutual Insurance Company	14	\$11,945,510	0.7%	112
10847	Cumis Insurance Society Inc	0	\$3,902	0.0%	0
42587	Depositors Insurance Company	0	\$1,207,503	0.1%	0
42048	Diamond State Insurance Company	1	\$295,338	0.0%	324
33499	Dorinco Reinsurance Company	0	\$77,697	0.0%	0
40649	Economy Premier Assurance Company	1	\$3,530,014	0.2%	27
21261	Electric Insurance Company	2	\$6,278,827	0.4%	31
21407	Emcasco Insurance Company	1	\$347,662	0.0%	276
21326	Empire Fire & Marine Insurance Co	6	\$269,863	0.0%	2,130
21415	Employers Mutual Casualty Company	1	\$122,298	0.0%	783
15130	Encompass Indemnity Company	12	\$1,765,781	0.1%	651
10071	Encompass Insurance Company Of America	1	\$785,832	0.0%	122
10318	Exact Property & Casualty	0	\$14,281	0.0%	0
21482	Factory Mutual Insurance Company	0	\$8,155,208	0.5%	0
12345	Farm Bureau New Horizons Insurance Co Of MS	1	\$1,713,202	0.1%	56
26859	Farm Bureau Town & Country Ins Co Of MO	94	\$64,615,470	4.0%	139
19194	Farmers Alliance Mutual Insurance Company	9	\$4,689,352	0.3%	184

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
21652	Farmers Insurance Exchange	59	\$31,397,566	2.0%	180
16381	Farmers Union Cooperative Insurance Company	0	\$1,605	0.0%	0
10178	FCCI Insurance Company	0	\$26,806	0.0%	0
20281	Federal Insurance Company	1	\$1,516,115	0.1%	63
11118	Federated Rural Electric Insurance Exchange	0	\$1,501,787	0.1%	0
39306	Fidelity & Deposit Company Maryland	0	\$43,109	0.0%	0
25180	Fidelity National Insurance Company	19	\$3,008,398	0.2%	605
21660	Fire Insurance Exchange	61	\$24,943,285	1.6%	234
21873	Firemans Fund Insurance Company	0	\$3,023,716	0.2%	0
10336	First Acceptance Insurance Company Inc	0	\$14,018	0.0%	0
37710	First American Property & Casualty Insurance Co	0	\$70,701	0.0%	0
24724	First National Insurance Company Of America	0	\$33,935	0.0%	0
11185	Foremost Insurance Company Grand Rapids MI	19	\$10,718,944	0.7%	170
11800	Foremost Property & Casualty Insurance Co	4	\$1,927,358	0.1%	199
41513	Foremost Signature Insurance Company	6	\$4,185,253	0.3%	137
21253	Garrison Property & Casualty Insurance Co	0	\$1,004,638	0.1%	0
24732	General Insurance Company Of America	0	\$25,614	0.0%	0
11231	Generali U S Branch	0	\$978,599	0.1%	0
41343	Gerling America Insurance Company	0	\$227,444	0.0%	0
23809	Granite State Insurance Company	0	\$1,341,929	0.1%	0
16691	Great American Insurance Company	0	\$174,887	0.0%	0
22136	Great American Insurance Company Of NY	0	\$6,605	0.0%	0
20303	Great Northern Insurance Company	0	\$7,192,151	0.4%	0
42331	Guideone America Insurance Company	1	\$499,424	0.0%	192
15032	Guideone Mutual Insurance Company	6	\$3,136,958	0.2%	183
14559	Guideone Specialty Mutual Insurance Company	1	\$68,627	0.0%	1,396
22292	Hanover Insurance Company The	0	\$14,023	0.0%	0
22357	Hartford Accident & Indemnity Co	0	\$98,226	0.0%	0
29424	Hartford Casualty Insurance Co	1	\$803,673	0.0%	119
19682	Hartford Fire Insurance Company	1	\$132,673	0.0%	722
30104	Hartford Underwriters Insurance Company	9	\$7,962,794	0.5%	108
31550	Haulers Insurance Company Inc	0	\$152,006	0.0%	0
36919	Hawkeye Security Insurance Company	1	\$65,584	0.0%	1,461
20419	Homesite Indemnity Company	42	\$7,823,326	0.5%	514
22578	Horace Mann Insurance Company	1	\$391,583	0.0%	245
29068	IDS Property Casualty Insurance Company	1	\$1,815,814	0.1%	53
23817	Illinois National Insurance Company	0	\$6,161	0.0%	0
43575	Indemnity Insurance Co Of North America	0	\$2,091,433	0.1%	0

**Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report**

Homeowners Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
29831	Independent Mutual Fire Insurance Company	0	\$57,296	0.0%	0
19429	Insurance Company Of The State Of PA	0	\$1,961,486	0.1%	0
10914	Kemper Independence Insurance Company	1	\$896,592	0.1%	107
42404	Liberty Insurance Corporation	3	\$3,816,929	0.2%	75
23035	Liberty Mutual Fire Insurance Company	16	\$22,287,647	1.4%	69
14400	Lititz Mutual Insurance Company	16	\$7,106,506	0.4%	216
10051	Lyndon Southern Insurance Company	0	\$20,930	0.0%	0
28932	Markel American Insurance Company	0	\$107,120	0.0%	0
38970	Markel Insurance Company	1	\$123,154	0.0%	778
22306	Massachusetts Bay Insurance Company	1	\$36,474	0.0%	2,626
31968	Merastar Insurance Company	0	\$54,532	0.0%	0
10502	Meridian Citizens Mutual Insurance Company	0	\$317,994	0.0%	0
24821	Meritplan Insurance Company	0	\$7,406,575	0.5%	0
34339	Metropolitan Group Property & Casualty Ins Co	4	\$1,719,090	0.1%	223
26298	Metropolitan Property & Casualty Insurance Co	13	\$5,042,894	0.3%	247
27014	MFS Mutual Insurance Company	0	\$8,220	0.0%	0
21687	Mid Century Insurance Company	75	\$35,642,235	2.2%	202
23434	Middlesex Insurance Company	2	\$677,544	0.0%	283
23515	Midwestern Indemnity Company The	19	\$11,142,657	0.7%	163
40185	Millers Classified Insurance Company	2	\$1,615,310	0.1%	119
14583	Millers First Insurance Company	3	\$2,163,005	0.1%	133
23655	Modern Service Insurance Company	0	\$26,352	0.0%	0
11878	Mutualaid Exchange	0	\$410,524	0.0%	0
11991	National Casualty Company	3	\$749,501	0.0%	383
15679	National Fire & Indemnity Exchange	0	\$65,981	0.0%	0
15474	National Lloyds Insurance Company	3	\$1,271,833	0.1%	226
21881	National Surety Corporation	0	\$3,656,776	0.2%	0
20141	National Trust Insurance Company	0	\$36,657	0.0%	0
19445	National Union Fire Insurance Co Of Pittsburgh	1	\$350,956	0.0%	273
26093	Nationwide Affinity Insurance Co Of America	7	\$16,541,380	1.0%	41
25453	Nationwide Insurance Company Of America	7	\$4,249,834	0.3%	158
23787	Nationwide Mutual Insurance Company	4	\$6,998,802	0.4%	55
10317	Neighborhood Spirit Property & Casualty Co	0	\$52,790	0.0%	0
24171	Netherlands Insurance Company The	0	\$89,648	0.0%	0
23841	New Hampshire Insurance Company	2	\$28,760	0.0%	6,662
27987	Northfield Insurance Company	0	\$2,862	0.0%	0
24015	Northland Insurance Company	0	\$7,691	0.0%	0
34630	Oak River Insurance Company	0	\$348,160	0.0%	0

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Homeowners Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
24074	Ohio Casualty Insurance Company	1	\$307,860	0.0%	311
36625	Old Reliable Casualty Company	22	\$3,044,056	0.2%	692
21970	Onebeacon Insurance Company	0	\$883,662	0.1%	0
32700	Owners Insurance Company	3	\$4,473,699	0.3%	64
20346	Pacific Indemnity Company	0	\$2,235,205	0.1%	0
18333	Peerless Indemnity Insurance Company	0	\$8,793	0.0%	0
24198	Peerless Insurance Company	0	\$122,342	0.0%	0
14974	Pennsylvania Lumbermens Mutual Insurance Co	0	\$1,192,586	0.1%	0
13714	Pharmacists Mutual Insurance Company	0	\$456,281	0.0%	0
18058	Philadelphia Indemnity Insurance Company	0	\$24,826	0.0%	0
37257	Praetorian Insurance Company	1	\$37,217	0.0%	2,574
24260	Progressive Casualty Insurance Company	13	\$4,801,881	0.3%	259
37834	Progressive Preferred Insurance Company	2	\$867,596	0.1%	221
34690	Property & Casualty Insurance Co of Hartford	19	\$11,077,363	0.7%	164
39217	QBE Insurance Corporation	0	\$2,051,405	0.1%	0
11853	Ranchers & Farmers Insurance Company	0	\$31,504	0.0%	0
27065	Rockford Mutual Insurance Company	1	\$511,668	0.0%	187
24740	Safeco Insurance Company Of America	37	\$39,682,495	2.5%	89
16551	Savers Property & Casualty Insurance Company	0	\$15,434	0.0%	0
15580	Scottsdale Indemnity Company	0	\$11,862	0.0%	0
22543	Secura Insurance A Mutual Company	1	\$424,556	0.0%	226
10239	Secura Supreme Insurance Company	1	\$1,551,723	0.1%	62
19879	Security National Insurance Company	0	\$35,437	0.0%	0
10936	Seneca Insurance Company Inc	0	\$14,858	0.0%	0
11000	Sentinel Insurance Company Ltd	9	\$3,966,529	0.2%	217
24988	Sentry Insurance A Mutual Company	9	\$4,050,039	0.3%	213
23361	Shelter General Insurance Company	2	\$909,012	0.1%	211
23388	Shelter Mutual Insurance Company	87	\$116,810,546	7.3%	71
11126	Sompo Japan Insurance Company Of America	0	\$95,778	0.0%	0
19216	Southern Insurance Company	0	\$223,291	0.0%	0
20613	Sparta Insurance Company	0	\$35,889	0.0%	0
19070	Standard Fire Insurance Company	33	\$22,388,543	1.4%	141
42986	Standard Guaranty Insurance Company	0	\$285,350	0.0%	0
40045	Starnet Insurance Company	0	\$30,844	0.0%	0
25127	State Auto Property & Casualty Insurance Co	3	\$7,856,157	0.5%	37
25143	State Farm Fire & Casualty Company	281	\$395,187,505	24.6%	68
22683	Teachers Insurance Company	0	\$1,442,701	0.1%	0
12904	Tokio Marine & Nichido Fire Insurance Co Ltd	0	\$100,062	0.0%	0

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Homeowners Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
43702	Tower National Insurance Company	0	\$150	0.0%	0
27998	Travelers Home & Marine Insurance Company	40	\$32,225,914	2.0%	119
25658	Travelers Indemnity Company	0	\$402,330	0.0%	0
25666	Travelers Indemnity Company Of America	0	\$1,442,944	0.1%	0
25682	Travelers Indemnity Company Of Connecticut	0	\$118,022	0.0%	0
36161	Travelers Property Casualty Insurance Company	1	\$736,223	0.0%	130
19887	Trinity Universal Insurance Company	0	\$517	0.0%	0
00103	Trip Mate Inc	0	\$2,452,277	0.2%	0
29459	Twin City Fire Insurance Company	0	\$171,000	0.0%	0
21423	Union Insurance Company Of Providence	0	\$654,828	0.0%	0
13021	United Fire & Casualty Company	1	\$1,144,372	0.1%	84
25941	United Services Automobile Association	11	\$23,105,204	1.4%	46
21113	United States Fire Insurance Company	0	\$919,941	0.1%	0
25895	United States Liability Insurance Company	2	\$201,750	0.0%	950
10915	Unitrin Direct Property & Casualty Company	1	\$98,979	0.0%	968
25909	Unitrin Preferred Insurance Company	2	\$2,323,058	0.1%	82
25968	USAA Casualty Insurance Company	4	\$11,662,033	0.7%	33
18600	USAA General Indemnity Company	2	\$1,020,863	0.1%	188
20397	Vigilant Insurance Company	1	\$2,576,509	0.2%	37
25011	Wesco Insurance Company	0	\$10,309	0.0%	0
44393	West American Insurance Company	1	\$754,193	0.0%	127
24112	Westfield Insurance Company	0	\$46,410	0.0%	0
16535	Zurich Insurance Company- <i>Terminated-</i>	1	.	.	.
Total		1,678	\$1,607,481,657	100.0%	.

**Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report**

Accident & Health Insurance

Complaint Indices

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Accident and Health Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
20796	21st Century Premier Insurance Company	0	\$35,410	0.0%	0
80985	4 Ever Life Insurance Company	0	\$46,120	0.0%	0
77879	5 Star Life Insurance Company	0	\$19	0.0%	0
35963	A F & L Insurance Company- <i>Suspended-</i>	11	.	.	.
71854	AAA Life Insurance Company	1	\$586,615	0.0%	361
71471	Ability Insurance Company	3	\$1,462,212	0.0%	434
60038	Acacia Life Insurance Co	0	\$222	0.0%	0
63444	Accendo Insurance Company	0	\$1,047,005	0.0%	0
22667	Ace American Insurance Company	1	\$8,769,563	0.1%	24
71390	Admiral Life Insurance Company Of America	4	\$7,407,610	0.1%	114
33898	Aegis Security Insurance Company	0	\$257,002	0.0%	0
72052	Aetna Health Insurance Company	2	\$336,509	0.0%	1,258
60054	Aetna Life Insurance Company	66	\$212,910,094	2.8%	66
90611	Allianz Life Insurance Co Of North America	2	\$5,507,646	0.1%	77
64190	Allianz Life Insurance Company Of New York	0	\$4,049	0.0%	0
60186	Allstate Life Insurance Company	2	\$838,819	0.0%	505
70874	Allstate Life Insurance Company Of New York	0	\$2,360	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$140,787	0.0%	0
19720	American Alternative Insurance Corporation	2	\$2,256,735	0.0%	188
10111	American Bankers Insurance Company Of FL	2	\$21,106	0.0%	9,999
60275	American Bankers Life Assurance Of Florida	5	\$2,193,730	0.0%	482
20427	American Casualty Company Of Reading PA	0	\$26	0.0%	0
60305	American Community Mutual Ins Co- <i>Suspended-</i>	113	\$31,021,798	0.4%	771
12321	American Continental Insurance Company	2	\$7,516,768	0.1%	56
60380	American Family Life Assurance Co of Col.	50	\$88,920,452	1.2%	119
19275	American Family Mutual Insurance Company	13	\$26,719,682	0.4%	103
98736	American Federated Life Insurance Company	0	\$352,710	0.0%	0
60410	American Fidelity Assurance Company	3	\$12,903,705	0.2%	49
68373	American General Assurance Company	1	\$339,464	0.0%	623
66672	American General Life & Accident Insurance Co	2	\$1,200,488	0.0%	353
60488	American General Life Insurance Co	0	\$800,222	0.0%	0
66842	American General Life Insurance Co Of DE	3	\$3,524,460	0.0%	180
13331	American Hardware Mutual Insurance Company	0	\$955	0.0%	0
60518	American Health & Life Insurance Company	1	\$1,445,016	0.0%	146
60534	American Heritage Life Insurance Company	10	\$10,262,982	0.1%	206
19380	American Home Assurance Company	0	\$4,321,675	0.1%	0
60542	American Home Life Insurance Company	0	\$1,119	0.0%	0
60577	American Income Life Insurance Co	1	\$1,479,791	0.0%	143

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Accident and Health Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
81418	American Medical & Life Insurance Company	7	\$1,551,475	0.0%	955
97179	American Medical Security Life Ins Co	6	\$6,975,527	0.1%	182
65811	American Modern Life Insurance Company	0	\$985,288	0.0%	0
60739	American National Insurance Company	3	\$2,781,696	0.0%	228
71773	American National Life Ins Co Of TX	10	\$10,158,647	0.1%	208
81078	American Network Insurance Co- <i>Suspended-</i>	0	\$4,141	0.0%	0
60763	American Pioneer Life Insurance Company	4	\$3,384,627	0.0%	250
80624	American Progressive Life & Health Ins Co	2	\$10,193	0.0%	9,999
60801	American Public Life Insurance Company	0	\$462,770	0.0%	0
67679	American Republic Corp Insurance Company	0	\$1,658,344	0.0%	0
60836	American Republic Insurance Company	12	\$27,566,749	0.4%	92
42978	American Security Insurance Company	0	\$85,354	0.0%	0
17965	American Sentinel Insurance Company	0	\$901,473	0.0%	0
19704	American States Insurance Company	0	\$33,136	0.0%	0
92649	American Underwriters Life Insurance Company	0	\$483,269	0.0%	0
60895	American United Life Insurance Co	2	\$3,739,276	0.1%	113
61999	Americo Financial Life & Annuity Insurance Co	1	\$2,188	0.0%	9,999
61301	Ameritas Life Insurance Corp	4	\$8,657,097	0.1%	98
27928	Amex Assurance Company	0	\$1,039,065	0.0%	0
55662	Anthem Blue Cross & Blue Shield- <i>Withdrawn-</i>	1	.	.	.
28207	Anthem Insurance Companies Inc	0	\$42,418,426	0.6%	0
61069	Anthem Life Insurance Company	1	\$2,248,186	0.0%	94
56499	Assured Life Association	0	\$5,742	0.0%	0
71439	Assurity Life Insurance Company	2	\$1,317,148	0.0%	321
61093	Atlanta Life Insurance Company	0	\$3,791	0.0%	0
84522	Auto Club Life Insurance Company	0	\$78,430	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$248,628	0.0%	0
61689	Aviva Life & Annuity Company	0	\$50,254	0.0%	0
62944	AXA Equitable Life Insurance Company	0	\$664,515	0.0%	0
24813	Balboa Insurance Company	0	\$163	0.0%	0
68160	Balboa Life Insurance Company	0	\$280,742	0.0%	0
61212	Baltimore Life Insurance Company The	0	\$6,823	0.0%	0
18538	Bancinsure Inc	0	\$4,549	0.0%	0
61239	Bankers Fidelity Life Insurance Co	0	\$406,099	0.0%	0
61263	Bankers Life & Casualty Company	81	\$43,730,180	0.6%	392
94250	Banner Life Insurance Company	0	\$150	0.0%	0
38245	BCS Insurance Company	0	\$2,029,566	0.0%	0
69752	Benicorp Insurance Company- <i>Suspended-</i>	1	.	.	.

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Accident and Health Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
64890	Berkley Life & Health Insurance Company	0	\$46,045	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$3,418,208	0.0%	0
90638	Best Life & Health Insurance Company	0	\$174,929	0.0%	0
47171	Blue Cross & Blue Shield Of Kansas City	173	\$1,174,001,885	15.7%	31
61476	Boston Mutual Life Insurance Company	1	\$890,669	0.0%	238
12784	Bravo Health Insurance Company Inc	0	\$1,072,324	0.0%	0
74900	Brokers National Life Assurance Company	0	\$2,303,864	0.0%	0
80659	Canada Life Assurance Company	0	\$708,217	0.0%	0
61573	Capital Reserve Life Insurance Company	0	\$12	0.0%	0
10472	Capitol Indemnity Corporation	0	\$14,204	0.0%	0
56030	Catholic Financial Life	0	\$1,434	0.0%	0
57487	Catholic Order Of Foresters	0	\$14,768	0.0%	0
80799	Celtic Insurance Company	13	\$1,802,219	0.0%	1,527
61727	Central Reserve Life Insurance Company	3	\$2,244,021	0.0%	283
61735	Central Security Life Insurance Co	0	\$10,490	0.0%	0
61751	Central States Health & Life Co Of Omaha	2	\$2,443,082	0.0%	173
34274	Central States Indemnity Company Of Omaha	0	\$644,628	0.0%	0
61883	Central United Life Insurance Company	5	\$1,939,594	0.0%	546
80896	Centre Life Insurance Company	0	\$213,684	0.0%	0
62383	Centurion Life Insurance Company	0	\$139,150	0.0%	0
94447	Century Life Assurance Company	0	\$470	0.0%	0
61824	Cherokee National Life Insurance Co	0	\$20,399	0.0%	0
61832	Chesapeake Life Insurance Company The	0	\$1,013,741	0.0%	0
61859	Christian Fidelity Life Insurance Co	0	\$17,089,943	0.2%	0
71463	Cica Life Insurance Company Of America	0	\$2,178	0.0%	0
67369	CIGNA Health & Life Insurance Company	0	\$296,306	0.0%	0
64548	CIGNA Life Insurance Company of NY	1	\$31,526	0.0%	6,713
76236	Cincinnati Life Insurance Company The	0	\$66,831	0.0%	0
61921	Citizens Security Life Ins Co	0	\$24,303	0.0%	0
62049	Colonial Life & Accident Ins Co	8	\$11,808,006	0.2%	143
62065	Colonial Penn Life Insurance Company	2	\$556,698	0.0%	760
84786	Colorado Bankers Life Ins Co	1	\$8,521	0.0%	9,999
76023	Columbian Life Insurance Company	1	\$887,706	0.0%	238
99937	Columbus Life Insurance Company	0	\$752	0.0%	0
62146	Combined Insurance Co Of America	11	\$19,601,207	0.3%	119
81426	Commercial Travelers Mutual Insurance Company	0	\$91,083	0.0%	0
84824	Commonwealth Annuity & Life Insurance Co	0	\$277,087	0.0%	0
92681	Community Health Plan Insurance Company	2	\$8,083,154	0.1%	52

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Accident and Health Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
77828	Companion Life Insurance Company	1	\$9,972,441	0.1%	21
60984	Compbenefits Insurance Company	3	\$1,451,015	0.0%	438
62308	Connecticut General Life Ins Co	39	\$129,677,831	1.7%	64
65900	Conseco Life Insurance Co	2	\$300,905	0.0%	1,407
62359	Constitution Life Insurance Company	0	\$332,282	0.0%	0
71730	Continental American Insurance Company	1	\$1,075,649	0.0%	197
62413	Continental Assurance Company	0	\$22,642	0.0%	0
20443	Continental Casualty Company	8	\$8,613,992	0.1%	197
71404	Continental General Insurance Company	9	\$3,589,191	0.0%	531
68500	Continental Life Ins Co Of Brentwood TN	7	\$20,509,809	0.3%	72
62553	Country Life Insurance Company	1	\$760,538	0.0%	278
81973	Coventry Health & Life Insurance Company	270	\$555,231,621	7.4%	103
60040	Cox Health Systems Insurance Company	27	\$72,036,179	1.0%	79
56634	Croatian Fraternal Union Of America	0	\$941	0.0%	0
80675	Crown Life Insurance Company	0	\$82,542	0.0%	0
56138	CSA Fraternal Life	0	\$96,565	0.0%	0
62626	CUNA Mutual Insurance Society	2	\$6,487,938	0.1%	65
73474	Dentegra Insurance Company	0	\$2,529,681	0.0%	0
62928	EMC National Life Company	0	\$947,205	0.0%	0
12747	Envision Insurance Company	0	\$1,471,338	0.0%	0
64149	Epic Life Insurance Company The	0	\$256,225	0.0%	0
62952	Equitable Life & Casualty Insurance Company	16	\$14,563,317	0.2%	233
26921	Everest Reinsurance Company	0	\$152,911	0.0%	0
60025	Express Scripts Insurance Company	0	\$735,554	0.0%	0
25518	Fairmont Premier Insurance Company	1	\$191	0.0%	9,999
70742	Family Benefit Life Insurance Company	0	\$3,800	0.0%	0
77968	Family Heritage Life Insurance Co Of America	1	\$1,730,592	0.0%	122
63053	Family Life Insurance Company	1	\$204,912	0.0%	1,033
63118	Farm Bureau Life Ins Co of MO	0	\$249,079	0.0%	0
13897	Farmers Mutual Hail Insurance Company Of IA	0	\$365	0.0%	0
63177	Farmers New World Life Insurance Co	0	\$478,267	0.0%	0
20281	Federal Insurance Company	0	\$7,837,926	0.1%	0
63223	Federal Life Insurance Company (mutual	0	\$2,291	0.0%	0
63258	Federated Life Insurance Company	0	\$554,130	0.0%	0
13935	Federated Mutual Insurance Company	5	\$20,725,594	0.3%	51
63290	Fidelity Life Association A Legal Reserve Life Ins	0	\$9,490	0.0%	0
71870	Fidelity Security Life Insurance Company	11	\$10,237,563	0.1%	227
71455	Financial American Life Insurance Company	1	\$322,727	0.0%	656

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Accident and Health Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
69140	First Allmerica Financial Life Insurance Co	0	\$3,574	0.0%	0
64696	First Continental Life & Accident Insurance Co	13	\$1,717,116	0.0%	1,602
90328	First Health Life & Health Insurance Company	4	\$65,886,163	0.9%	13
71129	Fort Dearborn Life Insurance Company	2	\$2,225,322	0.0%	190
62324	Freedom Life Insurance Company Of America	1	\$877,305	0.0%	241
63665	General American Life Insurance Company	0	\$637,165	0.0%	0
65536	Genworth Life & Annuity Insurance Company	0	\$2,830,899	0.0%	0
70025	Genworth Life Insurance Company	15	\$36,349,469	0.5%	87
70939	Gerber Life Insurance Company	1	\$3,302,302	0.0%	64
91472	Globe Life & Accident Insurance Company	5	\$1,733,562	0.0%	610
62286	Golden Rule Insurance Company	83	\$66,933,783	0.9%	262
22063	Government Employees Insurance Co	0	\$1,253	0.0%	0
63967	Government Personnel Mutual Life Insurance Co	0	\$174,261	0.0%	0
16691	Great American Insurance Company	0	\$3,183,068	0.0%	0
63312	Great American Life Insurance Company	1	\$1,465,895	0.0%	144
90212	Great Southern Life Insurance Company	0	\$16,211	0.0%	0
80705	Great West Life Assurance Company	0	\$150,683	0.0%	0
68322	Great-West Life & Annuity Insurance Company	0	\$11,732,223	0.2%	0
64211	Guarantee Trust Life Insurance Co	18	\$8,962,403	0.1%	425
64238	Guaranty Income Life Insurance Company	0	\$30,605	0.0%	0
64246	Guardian Life Insurance Company Of America	21	\$61,847,119	0.8%	72
19682	Hartford Fire Insurance Company	1	\$2,129	0.0%	9,999
70815	Hartford Life & Accident Insurance Company	23	\$64,307,722	0.9%	76
71153	Hartford Life & Annuity Insurance Company	0	\$16,933	0.0%	0
88072	Hartford Life Insurance Company	2	\$3,307,591	0.0%	128
92711	HCC Life Insurance Company	2	\$13,071,275	0.2%	32
78611	HCSC Insurance Services Company	0	\$343,404	0.0%	0
70670	Health Care Service Corporation	0	\$1,806,778	0.0%	0
66141	Health Net Life Insurance Company	0	\$3,371,212	0.0%	0
12902	Healthspring Life & Health Insurance Company Inc	0	\$4,658,407	0.1%	0
78972	Healthy Alliance Life Insurance Co	975	\$1,622,517,103	21.7%	127
66214	Heartland National Life Insurance Company	1	\$2,009,869	0.0%	105
32077	Heritage Casualty Insurance Company	0	\$8,685	0.0%	0
62421	Heritage Union Life Insurance Company	0	\$1	0.0%	0
93440	HM Life Insurance Company	0	\$3,525,644	0.0%	0
64513	Horace Mann Life Insurance Company	0	\$47,057	0.0%	0
93777	Household Life Insurance Company	1	\$1,529,653	0.0%	138
73288	Humana Insurance Company	101	\$415,607,749	5.6%	51

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
70580	Humanadental Insurance Company	6	\$9,696,468	0.1%	131
91693	Ia American Life Insurance Company	0	\$204	0.0%	0
97764	Idealife Insurance Company	0	\$126,446	0.0%	0
64580	Illinois Mutual Life Insurance Company	1	\$1,802,800	0.0%	117
63533	Imerica Life & Health Insurance Company	0	\$5,765	0.0%	0
35408	Imperium Insurance Company	0	\$4,047,432	0.1%	0
26581	Independence American Insurance Company	0	\$288,449	0.0%	0
58068	Independent Order Of Foresters The	0	\$2,304	0.0%	0
81779	Individual Assurance Company Life Health & Acc.	2	\$1,126,485	0.0%	376
86509	ING Life Insurance & Annuity Company	0	\$1,068	0.0%	0
80942	ING USA Annuity & Life Ins Co	0	\$14,346	0.0%	0
19429	Insurance Company Of The State Of PA	0	\$11,983	0.0%	0
10922	Insuremax Insurance Company	0	\$98	0.0%	0
64904	Investors Heritage Life Insurance Company	1	\$391	0.0%	9,999
63487	Investors Life Insurance Co Of North America	0	\$2,780	0.0%	0
65056	Jackson National Life Insurance Company	0	\$73,350	0.0%	0
11630	Jefferson Insurance Company	1	\$155,181	0.0%	1,364
64017	Jefferson National Life Insurance Company	0	\$128,387	0.0%	0
65080	John Alden Life Insurance Company	18	\$17,806,404	0.2%	214
93610	John Hancock Life & Health Insurance Company	1	\$28,652	0.0%	7,386
65838	John Hancock Life Insurance Company (USA)	8	\$27,009,745	0.4%	63
65110	Kanawha Insurance Company	2	\$3,174,181	0.0%	133
65129	Kansas City Life Insurance Company	6	\$4,152,560	0.1%	306
58033	Knights Of Columbus	1	\$1,874,278	0.0%	113
65242	Lafayette Life Insurance Company The	0	\$290,338	0.0%	0
71595	Lewer Life Insurance Company	0	\$3,381	0.0%	0
65315	Liberty Life Assurance Company Of Boston	3	\$4,156,092	0.1%	153
61492	Liberty Life Insurance Company	1	\$1,061,342	0.0%	199
23043	Liberty Mutual Insurance Company	1	\$1,043	0.0%	9,999
65331	Liberty National Life Insurance Company	0	\$620,826	0.0%	0
65498	Life Insurance Company Of North America	18	\$18,622,233	0.2%	205
65528	Life Insurance Company Of The Southwest	0	\$281	0.0%	0
97691	Life Of The South Insurance Company	0	\$9,851	0.0%	0
77720	Lifesecond Insurance Company	0	\$27,893	0.0%	0
65595	Lincoln Benefit Life Company	2	\$4,761,008	0.1%	89
65927	Lincoln Heritage Life Insurance Company	0	\$97,834	0.0%	0
62057	Lincoln Life & Annuity Company Of New York	0	\$786	0.0%	0
65676	Lincoln National Life Insurance Company	13	\$19,580,791	0.3%	141

**Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report**

Accident and Health Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
68446	Longevity Insurance Company	0	\$10,310	0.0%	0
65722	Loyal American Life Insurance Company	4	\$1,808,129	0.0%	468
65781	Madison National Life Insurance Company Inc	2	\$1,196,653	0.0%	354
60321	Mamsi Life & Health Insurance Company	0	\$12,112	0.0%	0
38970	Markel Insurance Company	5	\$936,150	0.0%	1,130
71072	Marquette National Life Insurance Company	2	\$1,333,721	0.0%	317
65935	Massachusetts Mutual Life Insurance Company	2	\$9,308,630	0.1%	45
69515	Medamerica Insurance Company	0	\$319,807	0.0%	0
63762	Medco Containment Life Insurance Company	0	\$10,502,956	0.1%	0
74217	Medical Savings Insurance Company- <i>Suspended-</i>	1	.	.	.
31119	Medico Insurance Company	4	\$10,861,373	0.1%	78
97055	Mega Life & Health Insurance Company The	17	\$8,100,392	0.1%	444
65951	Merit Life Insurance Co	0	\$641,909	0.0%	0
87726	Metlife Insurance Company Of Connecticut	3	\$1,797,767	0.0%	353
65978	Metropolitan Life Insurance Company	12	\$81,409,298	1.1%	31
66044	Midland National Life Insurance Company	0	\$5,861	0.0%	0
66087	Midwest National Life Insurance Company Of TN	1	\$2,288,210	0.0%	92
66168	Minnesota Life Insurance Company	1	\$3,585,469	0.0%	59
57541	Modern Woodmen Of America	0	\$1,646	0.0%	0
66281	Monumental Life Insurance Company	6	\$7,023,234	0.1%	181
66370	Mony Life Insurance Company	0	\$382,255	0.0%	0
80020	Mountain Life Insurance Company	0	\$44,919	0.0%	0
66427	MTL Insurance Company	0	\$5,610	0.0%	0
88668	Mutual Of America Life Insurance Company	0	\$93,414	0.0%	0
71412	Mutual Of Omaha Insurance Company	22	\$36,255,420	0.5%	128
61409	National Benefit Life Insurance Company	0	\$28,283	0.0%	0
11991	National Casualty Company	0	\$25,187	0.0%	0
98205	National Foundation Life Insurance Company	0	\$250,402	0.0%	0
66583	National Guardian Life Insurance Company	1	\$2,577,282	0.0%	82
82538	National Health Insurance Company	0	\$74,902	0.0%	0
66680	National Life Insurance Company	0	\$228,470	0.0%	0
60593	National States Insurance Company-Liquidation-	15	\$2,658,155	0.0%	1,194
87963	National Teachers Associates Life Insurance Co	0	\$1,333,986	0.0%	0
19445	National Union Fire Insurance Co Of Pittsburgh	33	\$79,114,370	1.1%	88
66869	Nationwide Life Insurance Company	0	\$1,766,014	0.0%	0
23787	Nationwide Mutual Insurance Company	0	\$440	0.0%	0
91626	New England Life Insurance Company	0	\$277,858	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$326,950	0.0%	0

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
66915	New York Life Insurance Company	1	\$9,136,421	0.1%	23
81264	Nippon Life Insurance Company Of America	0	\$27,951	0.0%	0
66974	North American Company For Life & Health Ins	0	\$231	0.0%	0
68349	North American Insurance Company	0	\$1,198,119	0.0%	0
67032	North Carolina Mutual Life Insurance Co- <i>Suspended</i>	0	\$5	0.0%	0
69000	Northwestern Long Term Care Insurance Co	0	\$5,598,881	0.1%	0
67091	Northwestern Mutual Life Insurance Company	0	\$21,235,923	0.3%	0
89206	Ohio National Life Assurance Corporation	1	\$284,073	0.0%	745
67172	Ohio National Life Insurance Company The	0	\$140,957	0.0%	0
67199	Old American Insurance Company	0	\$61,391	0.0%	0
24147	Old Republic Insurance Company	0	\$322,901	0.0%	0
67261	Old Republic Life Insurance Company	0	\$992,523	0.0%	0
67326	Old Surety Life Insurance Company	0	\$1,068,536	0.0%	0
76007	Old United Life Insurance Company	0	\$72,491	0.0%	0
20621	Onebeacon America Insurance Company	1	\$353,951	0.0%	598
76112	Oxford Life Insurance Company	0	\$144,764	0.0%	0
67393	Ozark National Life Insurance Company	0	\$80,283	0.0%	0
70785	Pacificare Life & Health Insurance Company	0	\$366,531	0.0%	0
67539	Pan-american Life Insurance Company	4	\$3,244,954	0.0%	261
67598	Paul Revere Life Insurance Company	7	\$5,165,727	0.1%	287
67628	Pekin Life Insurance Company	0	\$249,768	0.0%	0
67644	Penn Mutual Life Insurance Company The	0	\$129,847	0.0%	0
63282	Penn Treaty Ntwk America Ins Co- <i>Suspended-</i>	6	\$949,765	0.0%	1,337
67660	Pennsylvania Life Insurance Company	9	\$97,087,837	1.3%	20
85561	Perico Life Insurance Company	1	\$1,447,570	0.0%	146
67784	Philadelphia American Life Insurance Company	0	\$439,294	0.0%	0
67814	Phoenix Life Insurance Company	0	\$110,297	0.0%	0
72125	Physicians Life Insurance Company	0	\$2,261,903	0.0%	0
80578	Physicians Mutual Insurance Company	7	\$8,194,997	0.1%	181
68039	Presidential Life Insurance Company	0	\$218,122	0.0%	0
65919	Primerica Life Insurance Company	0	\$8,348	0.0%	0
61271	Principal Life Insurance Company	47	\$80,823,148	1.1%	123
68047	Professional Insurance Company	1	\$525,861	0.0%	402
68136	Protective Life Insurance Company	1	\$267,143	0.0%	792
67903	Provident American Life & Health Insurance Co	0	\$285,728	0.0%	0
68195	Provident Life & Accident Insurance Company	4	\$16,383,533	0.2%	52
68209	Provident Life & Casualty Insurance Company	0	\$189,125	0.0%	0
68241	Prudential Insurance Company Of America The	7	\$15,902,475	0.2%	93

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
68284	Pyramid Life Insurance Company	17	\$30,478,291	0.4%	118
39217	QBE Insurance Corporation	0	\$2,693,980	0.0%	0
70211	Reassure America Life Insurance Company	0	\$1,487,069	0.0%	0
81000	Registered Mail Ins Assoc- <i>Terminated-</i>	0	\$162,979	0.0%	0
68357	Reliable Life Insurance Company	4	\$363,271	0.0%	2,330
68381	Reliance Standard Life Insurance Company	9	\$16,252,679	0.2%	117
61360	Reliastar Life Ins Co of NY	0	\$499,452	0.0%	0
67105	Reliastar Life Insurance Company	1	\$10,496,694	0.1%	20
61700	Renaissance Life & Health Ins Co Of America	1	\$534,046	0.0%	396
31089	Repwest Insurance Company	0	\$21,365	0.0%	0
68462	Reserve National Insurance Company	13	\$7,922,055	0.1%	347
61506	Resource Life Insurance Company	1	\$-16,356	- 0.0%	9,999
65005	Riversource Life Insurance Company	2	\$5,727,989	0.1%	74
58181	Royal Arcanum Supreme Council Of	0	\$23	0.0%	0
57657	Royal Neighbors Of America	1	\$3,487,530	0.0%	61
60183	S USA Life Insurance Company Inc	0	\$300	0.0%	0
79014	Safehealth Life Insurance Company	0	\$9,075	0.0%	0
60445	Sagicor Life Insurance Company	0	\$1,865	0.0%	0
69914	Sears Life Insurance Company	0	\$658,629	0.0%	0
93742	Securian Life Insurance Company	0	\$27,663	0.0%	0
68675	Security Benefit Life Insurance Company	0	\$1,255	0.0%	0
68721	Security Life Insurance Company Of America	1	\$492,655	0.0%	430
68713	Security Life Of Denver Insurance Company	0	\$1,697	0.0%	0
68772	Security Mutual Life Insurance Company Of NY	0	\$36,348	0.0%	0
69485	Security National Life Insurance Company	0	\$1,776	0.0%	0
63541	Seechange Health Insurance Company	0	\$84	0.0%	0
76325	Senior Health Insurance Company of PA	33	\$5,885,248	0.1%	1,187
24988	Sentry Insurance A Mutual Company	0	\$55,341	0.0%	0
68810	Sentry Life Insurance Company (l&h Acct	0	\$108,095	0.0%	0
97241	Settlers Life Insurance Company	0	\$25,592	0.0%	0
65757	Shelter Life Insurance Company	0	\$11,008,431	0.1%	0
68845	Shenandoah Life Insurance Company- <i>Suspended-</i>	1	.	.	.
71420	Sierra Health & Life Insurance Company Inc	3	\$1,159,050	0.0%	548
12575	Silverscript Insurance Company	0	\$12,426,180	0.2%	0
57673	Slovene National Benefit Society	0	\$190	0.0%	0
57142	Sons Of Norway	0	\$37	0.0%	0
74365	Southern Pioneer Life Insurance Company	0	\$1,156	0.0%	0
42986	Standard Guaranty Insurance Company	0	\$167,679	0.0%	0

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Accident and Health Insurance Complaint Indices

Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
69019	Standard Insurance Company	11	\$32,659,287	0.4%	71
86355	Standard Life & Accident Insurance Company	7	\$5,397,388	0.1%	274
69078	Standard Security Life Insurance Company Of NY	3	\$3,525,191	0.0%	180
68985	Starmount Life Insurance Company	0	\$11,125	0.0%	0
40045	Starnet Insurance Company	0	\$1,913,857	0.0%	0
38318	Starr Indemnity & Liability Company	0	\$296,021	0.0%	0
25178	State Farm Mutual Automobile Insurance Co	2	\$31,810,239	0.4%	13
69116	State Life Insurance Company	0	\$877,007	0.0%	0
69132	State Mutual Insurance Company	1	\$1,046,306	0.0%	202
89184	Sterling Investors Life Insurance Company	2	\$8,906,252	0.1%	48
77399	Sterling Life Insurance Company	2	\$1,277,290	0.0%	331
10952	Stonebridge Casualty Insurance Company	0	\$75,353	0.0%	0
65021	Stonebridge Life Insurance Company	17	\$8,306,604	0.1%	433
80926	Sun Life & Health Insurance Company (US	0	\$3,401,244	0.0%	0
80802	Sun Life Assurance Company Of Canada	2	\$19,927,337	0.3%	21
13175	Surency Life & Health Insurance Company	0	\$9,939	0.0%	0
69310	Surety Life Insurance Company	0	\$128	0.0%	0
68608	Symetra Life Insurance Company	0	\$4,420,583	0.1%	0
69345	Teachers Insurance & Annuity Assn. Of America	0	\$554,321	0.0%	0
56014	Thrivent Financial For Lutherans	2	\$11,526,002	0.2%	37
60142	TIAA-CREF Life Insurance Company	0	\$217,159	0.0%	0
69477	Time Insurance Company	90	\$51,265,309	0.7%	372
70688	Transamerica Financial Life Ins Co	0	\$16,293	0.0%	0
86231	Transamerica Life Insurance Company	38	\$30,445,124	0.4%	264
56006	Travelers Protective Association Of America	0	\$33,185	0.0%	0
61425	Trustmark Insurance Company	6	\$802,437	0.0%	1,582
62863	Trustmark Life Insurance Company	6	\$10,688,949	0.1%	119
56456	U S Letter Carriers' Mutual Benefit Ass- <i>Withdrawn</i>	0	\$10,885	0.0%	0
29599	U S Specialty Insurance Company	0	\$133,649	0.0%	0
80314	Unicare Life & Health Insurance Company	10	\$19,529,783	0.3%	108
11121	Unified Life Insurance Company	2	\$717,941	0.0%	590
91529	Unimerica Insurance Company	0	\$6,679,198	0.1%	0
69701	Union Bankers Insurance Company	0	\$1,348,385	0.0%	0
80837	Union Central Life Insurance Company	0	\$1,389,452	0.0%	0
62596	Union Fidelity Life Insurance Company	1	\$1,006,125	0.0%	210
69744	Union Labor Life Insurance Company	0	\$288,265	0.0%	0
70408	Union Security Insurance Company	17	\$26,037,888	0.3%	138
92916	United American Insurance Company	45	\$20,821,461	0.3%	457

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Accident and Health Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
56383	United Commercial Travelers Of America	0	\$435,689	0.0%	0
62294	United Concordia Life & Health Ins Co	5	\$4,070,347	0.1%	260
79413	United Healthcare Insurance Company	396	\$1,050,434,275	14.1%	80
63983	United Heritage Life Insurance Company	0	\$2,005	0.0%	0
69922	United Home Life Insurance Company	0	\$806	0.0%	0
69930	United Insurance Company Of America	0	\$80,249	0.0%	0
69973	United Life Insurance Company	0	\$22,900	0.0%	0
92703	United National Life Ins Co of America	0	\$137,901	0.0%	0
69868	United Of Omaha Life Insurance Company	15	\$35,153,799	0.5%	90
42129	United Security Assurance Company Of PA	1	\$839,538	0.0%	252
81108	United Security Life & Health Insurance Co	15	\$1,821,203	0.0%	1,743
21113	United States Fire Insurance Company	2	\$2,232,567	0.0%	190
70106	United States Life Insurance Co New York	7	\$3,177,658	0.0%	466
63479	United Teacher Associates Insurance Co	3	\$2,183,300	0.0%	291
72850	United World Life Insurance Company	8	\$15,300,277	0.2%	111
70130	Universal Guaranty Life Insurance Company	0	\$1,896	0.0%	0
70173	Universal Underwriters Life Insurance Company	1	\$-23,394	- 0.0%	-9046
62235	Unum Life Insurance Company Of America	27	\$51,109,820	0.7%	112
69663	USAA Life Insurance Company	0	\$1,799,026	0.0%	0
94358	Usable Life	0	\$1,124,833	0.0%	0
53953	Vision Benefits Of America	1	\$2,441,088	0.0%	87
32395	Vision Service Plan Insurance Company	0	\$36,538,774	0.5%	0
70319	Washington National Insurance Co	44	\$18,814,573	0.3%	495
10155	Wellcare Prescription Insurance Inc	0	\$14,405,558	0.2%	0
70335	West Coast Life Insurance Company	0	\$503	0.0%	0
70483	Western & Southern Life Insurance Company	0	\$996,509	0.0%	0
91413	Western Reserve Life Assurance Co Of Ohio	0	\$856,996	0.0%	0
39845	Westport Insurance Corporation	0	\$1,636,283	0.0%	0
78301	Westward Life Insurance Company	0	\$1,131	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$639	0.0%	0
57320	Woodmen Of The World Life Insurance Society	0	\$56,372	0.0%	0
57290	Workmens Benefit Fund Of The US - <i>Withdrawn</i> -	0	\$8	0.0%	0
79987	World Corp Insurance Company	1	\$297,300	0.0%	712
70629	World Insurance Company	5	\$2,330,428	0.0%	454
71323	Zale Life Insurance Company	0	\$23,986	0.0%	0
16535	Zurich Insurance Company- <i>Terminated</i>	0	\$12,557,176	0.2%	0
Total		3,531	\$7,472,735,563	100.0%	.

**Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report**

**Long Term Care Insurance
Complaint Indices**

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Long Term Care Complaint Indices
Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
20796	21st Century Premier Insurance Company	0	\$616	0.0%	0
80985	4 Ever Life Insurance Company	0	\$109	0.0%	0
35963	A F & L Insurance Company- <i>Suspended-</i>	8	.	.	.
71471	Ability Insurance Company	3	\$1,257,296	0.5%	251
90611	Allianz Life Insurance Co Of North America	2	\$5,484,320	2.3%	38
64190	Allianz Life Insurance Company Of New York	0	\$4,015	0.0%	0
60186	Allstate Life Insurance Company	0	\$103,578	0.0%	0
60380	American Family Life Assurance Co of Col.	3	\$535,618	0.2%	589
19275	American Family Mutual Insurance Company	0	\$768,710	0.3%	0
60410	American Fidelity Assurance Company	0	\$517,078	0.2%	0
60488	American General Life Insurance Co	0	\$1,558	0.0%	0
66842	American General Life Insurance Company Of DE	0	\$500,417	0.2%	0
60534	American Heritage Life Insurance Company	1	\$853,879	0.4%	123
60763	American Pioneer Life Insurance Company	0	\$69,525	0.0%	0
60836	American Republic Insurance Company	1	\$901,870	0.4%	117
60895	American United Life Insurance Co	0	\$2,804	0.0%	0
71439	Assurity Life Insurance Company	0	\$42,793	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$119,662	0.1%	0
61263	Bankers Life & Casualty Company	49	\$20,414,696	8.7%	252
71714	Berkshire Life Insurance Company Of America	0	\$836,125	0.4%	0
47171	Blue Cross & Blue Shield Of Kansas City	1	\$723,907	0.3%	145
57487	Catholic Order Of Foresters	0	\$14,768	0.0%	0
61751	Central States Health & Life Co Of Omaha	0	\$12,422	0.0%	0
61859	Christian Fidelity Life Insurance Co	0	\$222,480	0.1%	0
76236	Cincinnati Life Insurance Company The	0	\$34,354	0.0%	0
62065	Colonial Penn Life Insurance Company	0	\$1,449	0.0%	0
62146	Combined Insurance Co Of America	0	\$553,654	0.2%	0
62308	Connecticut General Life Ins Co	0	\$33,684	0.0%	0
65900	Conseco Life Insurance Co	0	\$97,656	0.0%	0
20443	Continental Casualty Company	7	\$8,413,012	3.6%	87
71404	Continental General Insurance Company	2	\$836,020	0.4%	252
68500	Continental Life Ins Co Of Brentwood TN	0	\$184,307	0.1%	0
62553	Country Life Insurance Company	0	\$255,298	0.1%	0
62626	CUNA Mutual Insurance Society	1	\$873,828	0.4%	120
62952	Equitable Life & Casualty Insurance Company	10	\$8,870,477	3.8%	119
63177	Farmers New World Life Insurance Co	0	\$291,405	0.1%	0
63290	Fidelity Life Association A Legal Reserve Life Ins	0	\$1,717	0.0%	0

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Long Term Care Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
65536	Genworth Life & Annuity Insurance Company	0	\$256,487	0.1%	0
70025	Genworth Life Insurance Company	14	\$36,207,035	15.4%	41
63312	Great American Life Insurance Company	0	\$912,559	0.4%	0
64211	Guarantee Trust Life Insurance Co	3	\$960,015	0.4%	329
64238	Guaranty Income Life Insurance Company	0	\$30,605	0.0%	0
88072	Hartford Life Insurance Company	0	\$28,137	0.0%	0
78972	Healthy Alliance Life Insurance Co	0	\$105,531	0.0%	0
65056	Jackson National Life Insurance Company	0	\$12,586	0.0%	0
65080	John Alden Life Insurance Company	1	\$538,197	0.2%	195
93610	John Hancock Life & Health Insurance Company	1	\$28,652	0.0%	3,670
65838	John Hancock Life Insurance Company (USA)	8	\$26,910,435	11.5%	31
65110	Kanawha Insurance Company	1	\$339,080	0.1%	310
58033	Knights Of Columbus	1	\$1,847,192	0.8%	57
77720	Lifesecond Insurance Company	0	\$17,042	0.0%	0
65595	Lincoln Benefit Life Company	2	\$4,761,008	2.0%	44
65676	Lincoln National Life Insurance Company	0	\$180,408	0.1%	0
68446	Longevity Insurance Company	0	\$10,310	0.0%	0
65722	Loyal American Life Insurance Company	0	\$90,565	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	0	\$1,838,892	0.8%	0
69515	Medamerica Insurance Company	0	\$319,807	0.1%	0
31119	Medico Insurance Company	2	\$2,480,662	1.1%	85
97055	Mega Life & Health Insurance Company The	0	\$1,352	0.0%	0
87726	Metlife Insurance Company Of Connecticut	1	\$1,617,276	0.7%	65
65978	Metropolitan Life Insurance Company	5	\$22,663,031	9.7%	23
66087	Midwest National Life Insurance Company Of TN	0	\$49,400	0.0%	0
66168	Minnesota Life Insurance Company	0	\$108,456	0.0%	0
66281	Monumental Life Insurance Company	0	\$183,300	0.1%	0
66370	Mony Life Insurance Company	0	\$4,854	0.0%	0
71412	Mutual Of Omaha Insurance Company	0	\$5,457,417	2.3%	0
60593	National States Insurance Company-Liquidation-	4	\$717,174	0.3%	586
66915	New York Life Insurance Company	0	\$3,255,819	1.4%	0
69000	Northwestern Long Term Care Insurance Co	0	\$5,598,881	2.4%	0
67199	Old American Insurance Company	0	\$2,938	0.0%	0
67628	Pekin Life Insurance Company	0	\$2,333	0.0%	0
63282	Penn Treaty Ntwk America Ins Co-Suspended-	6	\$948,684	0.4%	665
67660	Pennsylvania Life Insurance Company	1	\$295,309	0.1%	356
67784	Philadelphia American Life Insurance Company	0	\$2,910	0.0%	0
80578	Physicians Mutual Insurance Company	1	\$952,499	0.4%	110

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Long Term Care Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
65919	Primerica Life Insurance Company	0	\$1,887	0.0%	0
61271	Principal Life Insurance Company	0	\$176,704	0.1%	0
68195	Provident Life & Accident Insurance Company	0	\$666,273	0.3%	0
68241	Prudential Insurance Company Of America The	2	\$3,892,487	1.7%	54
68284	Pyramid Life Insurance Company	0	\$52,733	0.0%	0
70211	Reassure America Life Insurance Company	0	\$558,202	0.2%	0
65005	Riversource Life Insurance Company	2	\$4,080,196	1.7%	52
76325	Senior Health Insurance Company of PA	32	\$5,778,883	2.5%	582
24988	Sentry Insurance A Mutual Company	0	\$15,848	0.0%	0
68810	Sentry Life Insurance Company (L&H Acct)	0	\$8,053	0.0%	0
86355	Standard Life & Accident Insurance Company	0	\$128,096	0.1%	0
25178	State Farm Mutual Automobile Insurance Co	0	\$5,729,141	2.4%	0
69116	State Life Insurance Company	0	\$873,508	0.4%	0
69132	State Mutual Insurance Company	0	\$22,738	0.0%	0
65021	Stonebridge Life Insurance Company	13	\$1,961,671	0.8%	697
69345	Teachers Insurance & Annuity Assn. Of America	0	\$441,074	0.2%	0
56014	Thrivent Financial For Lutherans	1	\$7,243,271	3.1%	15
60142	TIAA-CREF Life Insurance Company	0	\$217,159	0.1%	0
69477	Time Insurance Company	0	\$1,451,325	0.6%	0
86231	Transamerica Life Insurance Company	20	\$12,145,450	5.2%	173
69701	Union Bankers Insurance Company	0	\$116,691	0.0%	0
70408	Union Security Insurance Company	1	\$1,764,852	0.8%	60
92916	United American Insurance Company	5	\$743,725	0.3%	707
92703	United National Life Ins Co of America	0	\$3,336	0.0%	0
69868	United Of Omaha Life Insurance Company	0	\$557,218	0.2%	0
42129	United Security Assurance Company Of PA	0	\$799,324	0.3%	0
63479	United Teacher Associates Insurance Co	0	\$25,626	0.0%	0
62235	Unum Life Insurance Company Of America	0	\$10,517,891	4.5%	0
70319	Washington National Insurance Co	8	\$1,070,673	0.5%	786
57320	Woodmen Of The World Life Insurance Society	0	\$14,021	0.0%	0
Total		223	\$234,629,998	100.1%	.

**Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report**

Medicare Supplement Insurance

Complaint Indices

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Medicare Supplement Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
20796	21st Century Premier Insurance Company	0	\$22,678	0.0%	0
71471	Ability Insurance Company	0	\$197,994	0.0%	0
71390	Admiral Life Insurance Company Of America	4	\$7,407,610	1.3%	147
60054	Aetna Life Insurance Company	1	\$6,466	0.0%	9,999
90611	Allianz Life Insurance Co Of North America	0	\$20,536	0.0%	0
12321	American Continental Insurance Company	2	\$7,516,768	1.3%	72
60380	American Family Life Assurance Co of Col.	2	\$709,994	0.1%	767
19275	American Family Mutual Insurance Company	0	\$9,609,887	1.7%	0
60410	American Fidelity Assurance Company	0	\$320	0.0%	0
66672	American General Life & Accident Insurance Co	0	\$269,475	0.0%	0
13331	American Hardware Mutual Insurance Company	0	\$955	0.0%	0
60577	American Income Life Insurance Co	0	\$9,583	0.0%	0
60739	American National Insurance Company	0	\$29,274	0.0%	0
71773	American National Life Ins Co Of TX	3	\$8,145,555	1.4%	100
60763	American Pioneer Life Insurance Company	3	\$3,298,236	0.6%	248
80624	American Progressive Life & Health Insurance Com	1	\$7,554	0.0%	9,999
67679	American Republic Corp Insurance Company	0	\$1,658,344	0.3%	0
60836	American Republic Insurance Company	5	\$22,311,859	3.9%	61
55662	Anthem Blue Cross & Blue Shield- <i>Withdrew</i>	1	.	.	.
56499	Assured Life Association	0	\$5,734	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$23,876	0.0%	0
61239	Bankers Fidelity Life Insurance Co	0	\$153,109	0.0%	0
61263	Bankers Life & Casualty Company	15	\$20,016,654	3.5%	204
47171	Blue Cross & Blue Shield Of Kansas City	7	\$32,538,413	5.7%	59
80799	Celtic Insurance Company	0	\$114,155	0.0%	0
61727	Central Reserve Life Insurance Company	0	\$530,505	0.1%	0
61735	Central Security Life Insurance Co	0	\$3,914	0.0%	0
61751	Central States Health & Life Co Of Omaha	0	\$688,168	0.1%	0
61883	Central United Life Insurance Company	0	\$143,598	0.0%	0
61859	Christian Fidelity Life Insurance Co	0	\$16,867,463	2.9%	0
62049	Colonial Life & Accident Ins Co	0	\$251	0.0%	0
62065	Colonial Penn Life Insurance Company	1	\$548,892	0.1%	496
62146	Combined Insurance Co Of America	0	\$4,575,058	0.8%	0
62308	Connecticut General Life Ins Co	0	\$18,610	0.0%	0
65900	Conseco Life Insurance Co	0	\$47,303	0.0%	0
62359	Constitution Life Insurance Company	0	\$90,463	0.0%	0
71404	Continental General Insurance Company	1	\$1,258,236	0.2%	216

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Medicare Supplement Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
68500	Continental Life Ins Co Of Brentwood TN	5	\$19,397,318	3.4%	70
62553	Country Life Insurance Company	0	\$252,484	0.0%	0
56138	CSA Fraternal Life	0	\$96,565	0.0%	0
62928	EMC National Life Company	0	\$6,788	0.0%	0
62952	Equitable Life & Casualty Insurance Company	1	\$4,123,391	0.7%	66
63053	Family Life Insurance Company	1	\$200,113	0.0%	1,361
65536	Genworth Life & Annuity Insurance Company	0	\$2,478,609	0.4%	0
70025	Genworth Life Insurance Company	1	\$142,413	0.0%	1,912
70939	Gerber Life Insurance Company	1	\$536,471	0.1%	508
91472	Globe Life & Accident Insurance Company	3	\$1,178,070	0.2%	693
62286	Golden Rule Insurance Company	3	\$2,880,701	0.5%	284
63967	Government Personnel Mutual Life Insurance Co	0	\$174,261	0.0%	0
63312	Great American Life Insurance Company	1	\$553,294	0.1%	492
64211	Guarantee Trust Life Insurance Co	0	\$797,146	0.1%	0
70815	Hartford Life & Accident Insurance Company	0	\$11,518,652	2.0%	0
88072	Hartford Life Insurance Company	0	\$813,425	0.1%	0
70670	Health Care Service Corporation	0	\$1,356,098	0.2%	0
78972	Healthy Alliance Life Insurance Co	44	\$85,270,381	14.9%	141
66214	Heartland National Life Insurance Company	0	\$1,931,547	0.3%	0
73288	Humana Insurance Company	10	\$782,907	0.1%	3,478
97764	Idealife Insurance Company	0	\$84,801	0.0%	0
86509	ING Life Insurance & Annuity Company	0	\$1,068	0.0%	0
64904	Investors Heritage Life Insurance Company	1	\$391	0.0%	9,999
63487	Investors Life Insurance Co Of North America	0	\$146	0.0%	0
65056	Jackson National Life Insurance Company	0	\$33,855	0.0%	0
64017	Jefferson National Life Insurance Company	0	\$120,732	0.0%	0
65110	Kanawha Insurance Company	0	\$2,886	0.0%	0
65129	Kansas City Life Insurance Company	0	\$8,348	0.0%	0
77720	Lifesecond Insurance Company	0	\$772	0.0%	0
65927	Lincoln Heritage Life Insurance Company	0	\$95,519	0.0%	0
65722	Loyal American Life Insurance Company	1	\$1,034,519	0.2%	263
71072	Marquette National Life Insurance Company	0	\$532,100	0.1%	0
31119	Medico Insurance Company	2	\$8,246,382	1.4%	66
97055	Mega Life & Health Insurance Company The	0	\$3,149	0.0%	0
65978	Metropolitan Life Insurance Company	0	\$355	0.0%	0
66087	Midwest National Life Insurance Company Of TN	0	\$2,328	0.0%	0
66281	Monumental Life Insurance Company	0	\$562,316	0.1%	0
66370	Mony Life Insurance Company	0	\$809	0.0%	0

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Medicare Supplement Insurance Complaint Indices
Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
71412	Mutual Of Omaha Insurance Company	8	\$23,963,867	4.2%	91
61409	National Benefit Life Insurance Company	0	\$1,099	0.0%	0
98205	National Foundation Life Insurance Company	0	\$51,183	0.0%	0
82538	National Health Insurance Company	0	\$1,160	0.0%	0
60593	National States Insurance Company-Liquidation-	6	\$1,807,195	0.3%	904
66869	Nationwide Life Insurance Company	0	\$10,904	0.0%	0
69698	New Era Life Ins Co of the Midwest	0	\$118,147	0.0%	0
66915	New York Life Insurance Company	0	\$334,918	0.1%	0
68349	North American Insurance Company	0	\$1,197,974	0.2%	0
67199	Old American Insurance Company	0	\$12,376	0.0%	0
67326	Old Surety Life Insurance Company	0	\$377,825	0.1%	0
76112	Oxford Life Insurance Company	0	\$144,764	0.0%	0
70785	Pacificare Life & Health Insurance Company	0	\$319,092	0.1%	0
67628	Pekin Life Insurance Company	0	\$27,434	0.0%	0
63282	Penn Treaty Ntwk America Ins Co- <i>Suspended-</i>	0	\$1,081	0.0%	0
67660	Pennsylvania Life Insurance Company	0	\$290,692	0.1%	0
67784	Philadelphia American Life Insurance Company	0	\$2,555	0.0%	0
72125	Physicians Life Insurance Company	0	\$2,261,903	0.4%	0
80578	Physicians Mutual Insurance Company	1	\$4,387,972	0.8%	62
61271	Principal Life Insurance Company	0	\$2,917,207	0.5%	0
67903	Provident American Life & Health Insurance Co	0	\$285,728	0.0%	0
68241	Prudential Insurance Company Of America The	0	\$1,754	0.0%	0
68284	Pyramid Life Insurance Company	2	\$258,412	0.0%	2,107
70211	Reassure America Life Insurance Company	0	\$47,142	0.0%	0
68462	Reserve National Insurance Company	1	\$2,740,627	0.5%	99
57657	Royal Neighbors Of America	0	\$3,487,530	0.6%	0
60445	Sagicor Life Insurance Company	0	\$484	0.0%	0
63541	Seechange Health Insurance Company	0	\$84	0.0%	0
76325	Senior Health Insurance Company of PA	0	\$16,070	0.0%	0
65757	Shelter Life Insurance Company	0	\$551,659	0.1%	0
68845	Shenandoah Life Insurance Company- <i>Suspended-</i>	1	.	.	.
86355	Standard Life & Accident Insurance Company	6	\$5,002,710	0.9%	327
25178	State Farm Mutual Automobile Insurance Co	0	\$10,969,645	1.9%	0
69132	State Mutual Insurance Company	1	\$1,023,568	0.2%	266
89184	Sterling Investors Life Insurance Company	1	\$8,771,538	1.5%	31
77399	Sterling Life Insurance Company	0	\$502,593	0.1%	0
56014	Thrivent Financial For Lutherans	1	\$2,908,384	0.5%	94
69477	Time Insurance Company	0	\$71,197	0.0%	0

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Medicare Supplement Insurance Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
70688	Transamerica Financial Life Ins Co	0	\$900	0.0%	0
86231	Transamerica Life Insurance Company	7	\$5,911,499	1.0%	322
61425	Trustmark Insurance Company	1	\$59,150	0.0%	4,603
80314	Unicare Life & Health Insurance Company	0	\$22,667	0.0%	0
11121	Unified Life Insurance Company	1	\$69,526	0.0%	3,916
69701	Union Bankers Insurance Company	0	\$1,225,755	0.2%	0
62596	Union Fidelity Life Insurance Company	0	\$141,066	0.0%	0
69744	Union Labor Life Insurance Company	0	\$53,093	0.0%	0
92916	United American Insurance Company	2	\$7,541,464	1.3%	72
56383	United Commercial Travelers Of America	0	\$406,306	0.1%	0
79413	United Healthcare Insurance Company	20	\$144,939,346	25.3%	38
92703	United National Life Ins Co of America	0	\$36,418	0.0%	0
69868	United Of Omaha Life Insurance Company	11	\$26,391,463	4.6%	113
63479	United Teacher Associates Insurance Co	2	\$1,747,990	0.3%	312
72850	United World Life Insurance Company	8	\$15,300,277	2.7%	142
69663	USAA Life Insurance Company	0	\$1,704,400	0.3%	0
70319	Washington National Insurance Co	9	\$6,847,391	1.2%	358
79987	World Corp Insurance Company	1	\$297,300	0.1%	916
70629	World Insurance Company	0	\$189,186	0.0%	0
Total		210	\$571,822,272	100.0%	.

**Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report**

Life Insurance & Annuities

Complaint Indices

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Life and Annuity Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
80985	4 Ever Life Insurance Company	0	\$137,939	0.0%	0
77879	5 Star Life Insurance Company	0	\$1,973,413	0.0%	0
71854	AAA Life Insurance Company	2	\$3,008,305	0.0%	419
71471	Ability Insurance Company	0	\$32,612	0.0%	0
60038	Acacia Life Insurance Co	0	\$296,624	0.0%	0
60054	Aetna Life Insurance Company	6	\$13,871,179	0.2%	273
97780	AGC Life Insurance Company	0	\$269	0.0%	0
90611	Allianz Life Insurance Co Of North America	25	\$245,537,024	3.1%	64
64190	Allianz Life Insurance Company Of New York	0	\$5,235,207	0.1%	0
70866	Allstate Assurance Company	0	\$367	0.0%	0
60186	Allstate Life Insurance Company	8	\$20,205,487	0.3%	250
70874	Allstate Life Insurance Company Of New York	0	\$519,778	0.0%	0
60216	Amalgamated Life Insurance Company	0	\$62,001	0.0%	0
68594	American Amicable Life Insurance Co of TX	0	\$722,144	0.0%	0
60275	American Bankers Life Assurance Of Florida	2	\$1,584,002	0.0%	796
60291	American Capitol Insurance Company	1	\$36,922	0.0%	9,999
60305	American Community Mutual Ins Co- <i>Suspended-</i>	0	\$149,205	0.0%	0
92738	American Equity Investment Life Ins Co	8	\$81,643,777	1.0%	62
60380	American Family Life Assurance Co of Col.	2	\$2,835,659	0.0%	445
60399	American Family Life Insurance Company	10	\$49,086,112	0.6%	128
98736	American Federated Life Insurance Company	0	\$204,480	0.0%	0
60410	American Fidelity Assurance Company	2	\$4,697,715	0.1%	268
60429	American Fidelity Life Insurance Company	0	\$346,491	0.0%	0
69337	American Financial Security Life Insurance Co	0	\$11,217	0.0%	0
68373	American General Assurance Company	5	\$1,014,601	0.0%	3,106
66672	American General Life & Accident Insurance Co	25	\$10,249,587	0.1%	1,538
60488	American General Life Insurance Co	29	\$59,873,434	0.8%	305
66842	American General Life Insurance Company Of DE	1	\$1,262,332	0.0%	499
60518	American Health & Life Insurance Company	4	\$2,140,397	0.0%	1,178
60534	American Heritage Life Insurance Company	10	\$5,582,270	0.1%	1,129
60542	American Home Life Insurance Company	0	\$1,607,532	0.0%	0
60577	American Income Life Insurance Co	10	\$9,614,666	0.1%	656
97179	American Medical Security Life Ins Co	0	\$130,180	0.0%	0
67989	American Memorial Life Insurance Company	1	\$3,081,245	0.0%	205
65811	American Modern Life Insurance Company	1	\$1,976,669	0.0%	319
60739	American National Insurance Company	9	\$51,229,853	0.7%	111
71773	American National Life Ins Co Of TX	0	\$159,841	0.0%	0

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Life and Annuity Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
60763	American Pioneer Life Insurance Company	0	\$392,460	0.0%	0
80624	American Progressive Life & Health Insurance Com	0	\$2,398	0.0%	0
60801	American Public Life Insurance Company	0	\$15,150	0.0%	0
60836	American Republic Insurance Company	1	\$1,434,905	0.0%	439
92649	American Underwriters Life Insurance Company	0	\$432,392	0.0%	0
60895	American United Life Insurance Co	1	\$106,317,724	1.4%	6
61999	Americo Financial Life & Annuity Insurance Co	7	\$4,486,326	0.1%	984
61301	Ameritas Life Insurance Corp	1	\$14,469,054	0.2%	44
72222	AMICA Life Insurance Company	0	\$175,551	0.0%	0
93661	Annuity Investors Life Insurance Company	0	\$662,685	0.0%	0
61069	Anthem Life Insurance Company	0	\$9,584,273	0.1%	0
56499	Assured Life Association	0	\$30,165	0.0%	0
71439	Assurity Life Insurance Company	3	\$3,651,797	0.0%	518
61093	Atlanta Life Insurance Company	10	\$87,745	0.0%	9,999
61182	Aurora National Life Assurance Company	0	\$826,456	0.0%	0
84522	Auto Club Life Insurance Company	0	\$29,164	0.0%	0
61190	Auto Owners Life Insurance Company	0	\$4,630,641	0.1%	0
61689	Aviva Life & Annuity Company	18	\$176,549,298	2.2%	64
62880	AXA Equitable Life & Annuity Company	1	\$524,713	0.0%	1,201
62944	AXA Equitable Life Insurance Company	9	\$224,869,873	2.9%	25
68160	Balboa Life Insurance Company	1	\$93,874	0.0%	6,715
61212	Baltimore Life Insurance Company The	0	\$261,002	0.0%	0
61239	Bankers Fidelity Life Insurance Co	0	\$59,197	0.0%	0
61263	Bankers Life & Casualty Company	44	\$28,612,845	0.4%	969
81043	Bankers Life Insurance Company	0	\$1,083,344	0.0%	0
94250	Banner Life Insurance Company	1	\$9,991,257	0.1%	63
61395	Beneficial Life Insurance Company	1	\$380,721	0.0%	1,656
64890	Berkley Life & Health Insurance Company	0	\$28,693	0.0%	0
62345	Berkshire Hathaway Life Insurance Company Of NE	0	\$992,000	0.0%	0
71714	Berkshire Life Insurance Company Of America	0	\$38,668	0.0%	0
90638	Best Life & Health Insurance Company	0	\$153	0.0%	0
61476	Boston Mutual Life Insurance Company	1	\$5,248,079	0.1%	120
74900	Brokers National Life Assurance Company	0	\$11,544	0.0%	0
93432	C M Life Insurance Company	4	\$21,655,538	0.3%	116
80659	Canada Life Assurance Company	0	\$2,164,029	0.0%	0
61573	Capital Reserve Life Insurance Company	3	\$901,407	0.0%	2,098
61581	Capitol Life Insurance Company	0	\$36,829	0.0%	0
56030	Catholic Financial Life	0	\$758,856	0.0%	0

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Life and Annuity Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
57770	Catholic Holy Family Society	0	\$1,465,698	0.0%	0
57487	Catholic Order Of Foresters	0	\$296,359	0.0%	0
61727	Central Reserve Life Insurance Company	0	\$69,706	0.0%	0
61735	Central Security Life Insurance Co	3	\$491,988	0.0%	3,844
61751	Central States Health & Life Co Of Omaha	4	\$3,735,538	0.0%	675
61883	Central United Life Insurance Company	0	\$152,100	0.0%	0
62383	Centurion Life Insurance Company	0	\$8,014,314	0.1%	0
94447	Century Life Assurance Company	0	\$1,178	0.0%	0
61808	Charter National Life Insurance Co	1	\$2,267	0.0%	9,999
61824	Cherokee National Life Insurance Co	0	\$173,073	0.0%	0
61832	Chesapeake Life Insurance Company The	2	\$1,200,514	0.0%	1,050
61859	Christian Fidelity Life Insurance Co	1	\$451,714	0.0%	1,395
61875	Church Life Insurance Corporation	0	\$373,573	0.0%	0
71463	Cica Life Insurance Company Of America	0	\$1,887,881	0.0%	0
67369	CIGNA Health & Life Insurance Company	1	\$12,117	0.0%	9,999
76236	Cincinnati Life Insurance Company The	1	\$9,146,358	0.1%	69
61921	Citizens Security Life Ins Co	0	\$198,716	0.0%	0
62049	Colonial Life & Accident Ins Co	1	\$2,644,344	0.0%	238
62065	Colonial Penn Life Insurance Company	9	\$2,523,543	0.0%	2,248
84786	Colorado Bankers Life Ins Co	0	\$1,164,887	0.0%	0
76023	Columbian Life Insurance Company	3	\$1,623,205	0.0%	1,165
62103	Columbian Mutual Life Insurance Co	0	\$85,211	0.0%	0
99937	Columbus Life Insurance Company	1	\$10,173,252	0.1%	62
62146	Combined Insurance Co Of America	8	\$1,817,630	0.0%	2,774
84824	Commonwealth Annuity & Life Insurance Co	3	\$1,808,125	0.0%	1,046
77828	Companion Life Insurance Company	0	\$205,147	0.0%	0
60984	Compbenefits Insurance Company	0	\$3,826	0.0%	0
62308	Connecticut General Life Ins Co	0	\$6,432,725	0.1%	0
65900	Conseco Life Insurance Co	18	\$2,873,282	0.0%	3,949
62359	Constitution Life Insurance Company	0	\$116,251	0.0%	0
71730	Continental American Insurance Company	0	\$8,462	0.0%	0
62413	Continental Assurance Company	0	\$645,487	0.0%	0
71404	Continental General Insurance Company	4	\$482,885	0.0%	5,222
68500	Continental Life Ins Co Of Brentwood TN	0	\$545,941	0.0%	0
94218	Country Investors Life Assurance Company	0	\$1,823,741	0.0%	0
62553	Country Life Insurance Company	2	\$5,341,901	0.1%	236
56634	Croatian Fraternal Union Of America	0	\$154,715	0.0%	0
80675	Crown Life Insurance Company	0	\$627,958	0.0%	0

**Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report**

Life and Annuity Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
56138	CSA Fraternal Life	0	\$95,007	0.0%	0
82880	CSI Life Insurance Company	0	\$2,871	0.0%	0
62626	CUNA Mutual Insurance Society	6	\$21,741,561	0.3%	174
57088	Degree Of Honor Protective Assoc	0	\$224,101	0.0%	0
97705	Direct General Life Insurance Company	0	\$321,608	0.0%	0
62928	EMC National Life Company	2	\$4,527,944	0.1%	278
84174	Employees Life Company (mutual	0	\$102,141	0.0%	0
64149	Epic Life Insurance Company The	0	\$33,412	0.0%	0
62952	Equitable Life & Casualty Insurance Company	0	\$824,273	0.0%	0
56057	Equitable Reserve Association	0	\$6,434	0.0%	0
62510	Equitrust Life Insurance Company	8	\$20,162,573	0.3%	250
70742	Family Benefit Life Insurance Company	0	\$1,558,847	0.0%	0
77968	Family Heritage Life Insurance Co Of America	0	\$1,517	0.0%	0
63053	Family Life Insurance Company	3	\$185,807	0.0%	9,999
74004	Family Service Life Insurance Company	0	\$49	0.0%	0
63118	Farm Bureau Life Ins Co of MO	4	\$41,038,245	0.5%	61
63177	Farmers New World Life Insurance Co	10	\$27,071,053	0.3%	233
63223	Federal Life Insurance Company (mutual	0	\$238,285	0.0%	0
63258	Federated Life Insurance Company	0	\$5,570,863	0.1%	0
93696	Fidelity Investments Life Insurance Company	1	\$17,508,811	0.2%	36
63290	Fidelity Life Association A Legal Reserve Life Ins	1	\$1,036,046	0.0%	608
71870	Fidelity Security Life Insurance Company	4	\$10,541,450	0.1%	239
71455	Financial American Life Insurance Company	6	\$863,145	0.0%	4,382
69140	First Allmerica Financial Life Insurance Co	0	\$191,270	0.0%	0
56332	First Catholic Slovak Ladies Association Of The Un	0	\$97,598	0.0%	0
56340	First Catholic Slovak Union Of The United States O	0	\$527	0.0%	0
84034	First Guaranty Insurance Company	0	\$2,856	0.0%	0
90328	First Health Life & Health Insurance Company	2	\$33,641	0.0%	9,999
63495	First Investors Life Insurance Company	0	\$398,935	0.0%	0
67652	First Penn-pacific Life Insurance Company	1	\$3,447,633	0.0%	183
91642	Forethought Life Insurance Company	5	\$10,098,174	0.1%	312
71129	Fort Dearborn Life Insurance Company	0	\$8,717,371	0.1%	0
62324	Freedom Life Insurance Company Of America	0	\$40,933	0.0%	0
99775	Funeral Directors Life Insurance Co	0	\$1,991,493	0.0%	0
63657	Garden State Life Insurance Company	1	\$566,685	0.0%	1,112
63665	General American Life Insurance Company	19	\$32,075,561	0.4%	373
65536	Genworth Life & Annuity Insurance Company	5	\$56,946,285	0.7%	55
70025	Genworth Life Insurance Company	2	\$21,234,609	0.3%	59

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Life and Annuity Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
70939	Gerber Life Insurance Company	2	\$5,199,480	0.1%	242
56154	Gleaner Life Insurance Society	0	\$2,101,670	0.0%	0
91472	Globe Life & Accident Insurance Company	42	\$14,443,618	0.2%	1,833
62286	Golden Rule Insurance Company	0	\$2,413,788	0.0%	0
63967	Government Personnel Mutual Life Insurance Co	1	\$588,259	0.0%	1,072
71218	Grange Life Insurance Company	0	\$60,684	0.0%	0
63312	Great American Life Insurance Company	2	\$23,314,855	0.3%	54
90212	Great Southern Life Insurance Company	4	\$752,182	0.0%	3,352
80705	Great West Life Assurance Company	1	\$384,716	0.0%	1,639
71480	Great Western Insurance Company	0	\$596,505	0.0%	0
68322	Great-West Life & Annuity Insurance Company	1	\$117,296,154	1.5%	5
56685	Greater Beneficial Union Of Pittsburgh	0	\$398,384	0.0%	0
64211	Guarantee Trust Life Insurance Co	1	\$1,551,154	0.0%	406
64238	Guaranty Income Life Insurance Company	0	\$781,100	0.0%	0
78778	Guardian Insurance & Annuity Company Inc	0	\$6,923,275	0.1%	0
64246	Guardian Life Insurance Company Of America	3	\$26,561,991	0.3%	71
70815	Hartford Life & Accident Insurance Company	10	\$43,373,506	0.6%	145
71153	Hartford Life & Annuity Insurance Company	11	\$48,512,694	0.6%	143
88072	Hartford Life Insurance Company	6	\$10,040,293	0.1%	377
92711	HCC Life Insurance Company	1	\$297,882	0.0%	2,116
78972	Healthy Alliance Life Insurance Co	1	\$59,765	0.0%	9,999
66214	Heartland National Life Insurance Company	0	\$33,226	0.0%	0
62421	Heritage Union Life Insurance Company	0	\$127,524	0.0%	0
93440	Hm Life Insurance Company	0	\$5,256	0.0%	0
64505	Homesteaders Life Company	1	\$6,331,325	0.1%	100
64513	Horace Mann Life Insurance Company	0	\$3,619,879	0.0%	0
93777	Household Life Insurance Company	4	\$2,911,903	0.0%	866
73288	Humana Insurance Company	0	\$1,083,855	0.0%	0
70580	Humanadental Insurance Company	0	\$45,831	0.0%	0
91693	Ia American Life Insurance Company	0	\$25,621	0.0%	0
97764	Idealife Insurance Company	1	\$48,469	0.0%	9,999
64580	Illinois Mutual Life Insurance Company	0	\$2,860,478	0.0%	0
58068	Independent Order Of Foresters The	2	\$2,198,916	0.0%	573
81779	Individual Assurance Co Life Health & Accident	0	\$2,651,349	0.0%	0
84514	Industrial Alliance Pacific Insurance & Financial	0	\$202,762	0.0%	0
86509	ING Life Insurance & Annuity Company	3	\$109,637,855	1.4%	17
80942	ING USA Annuity & Life Ins Co	3	\$114,086,802	1.5%	17
74780	Integrity Life Insurance Company	0	\$9,045,966	0.1%	0

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
64831	IntramERICA Life Insurance Company	0	\$1,036	0.0%	0
85189	Investors Consolidated Insurance Company	0	\$737	0.0%	0
64904	Investors Heritage Life Insurance Company	0	\$37,557	0.0%	0
64939	Investors Insurance Corporation	0	\$1,846,468	0.0%	0
63487	Investors Life Insurance Co Of North America	2	\$557,819	0.0%	2,260
65056	Jackson National Life Insurance Company	12	\$301,951,653	3.8%	25
64017	Jefferson National Life Insurance Company	1	\$4,258,921	0.1%	148
65080	John Alden Life Insurance Company	1	\$409,966	0.0%	1,538
93610	John Hancock Life & Health Insurance Company	0	\$37,674	0.0%	0
65838	John Hancock Life Insurance Company (usa	15	\$161,778,580	2.1%	58
65110	Kanawha Insurance Company	1	\$1,665,829	0.0%	378
65129	Kansas City Life Insurance Company	7	\$24,235,167	0.3%	182
58033	Knights Of Columbus	5	\$22,801,825	0.3%	138
65242	Lafayette Life Insurance Company The	2	\$8,397,561	0.1%	150
74799	Leaders Life Insurance Company	0	\$530	0.0%	0
71595	Lewer Life Insurance Company	0	\$4,229	0.0%	0
68543	Liberty Bankers Life Insurance Company- <i>Suspended</i>	2	.	.	.
65315	Liberty Life Assurance Company Of Boston	0	\$4,780,317	0.1%	0
61492	Liberty Life Insurance Company	7	\$22,070,308	0.3%	200
65331	Liberty National Life Insurance Company	0	\$5,324,013	0.1%	0
65498	Life Insurance Company Of North America	8	\$13,402,343	0.2%	376
65528	Life Insurance Company Of The Southwest	1	\$11,979,331	0.2%	53
77720	LifeseCure Insurance Company	1	\$99,404	0.0%	6,341
65595	Lincoln Benefit Life Company	5	\$33,596,546	0.4%	94
65927	Lincoln Heritage Life Insurance Company	4	\$4,843,265	0.1%	521
62057	Lincoln Life & Annuity Company Of New York	2	\$684,400	0.0%	1,842
65676	Lincoln National Life Insurance Company	25	\$361,853,330	4.6%	44
68446	Longevity Insurance Company	0	\$8,385	0.0%	0
65722	Loyal American Life Insurance Company	0	\$726,657	0.0%	0
56758	Loyal Christian Benefit Association	1	\$11,489	0.0%	9,999
65781	Madison National Life Insurance Company Inc	0	\$427,715	0.0%	0
61018	Magna Insurance Company	0	\$2,927	0.0%	0
60321	Mamsi Life & Health Insurance Company	0	\$157,218	0.0%	0
65870	Manhattan Life Insurance Company	0	\$120,223	0.0%	0
67083	Manhattan National Life Insurance Company	0	\$967,788	0.0%	0
71072	Marquette National Life Insurance Company	0	\$17,935	0.0%	0
65935	Massachusetts Mutual Life Insurance Company	4	\$88,912,101	1.1%	28
31119	Medico Insurance Company	0	\$9,549	0.0%	0

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Life and Annuity Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
97055	Mega Life & Health Insurance Company The	0	\$426,812	0.0%	0
86126	Members Life Insurance Company	0	\$6,495	0.0%	0
65951	Merit Life Insurance Co	2	\$1,042,460	0.0%	1,209
87726	Metlife Insurance Company Of Connecticut	6	\$31,142,054	0.4%	121
93513	Metlife Investors Insurance Company	0	\$91,692,838	1.2%	0
61050	Metlife Investors USA Insurance Company	4	\$231,527,075	2.9%	11
65978	Metropolitan Life Insurance Company	48	\$267,233,959	3.4%	113
97136	Metropolitan Tower Life Insurance Company	4	\$2,660,501	0.0%	948
66044	Midland National Life Insurance Company	8	\$35,142,238	0.4%	144
66087	Midwest National Life Insurance Company Of TN	0	\$89,100	0.0%	0
66109	Midwestern United Life Insurance Company	0	\$34,510	0.0%	0
66168	Minnesota Life Insurance Company	2	\$65,872,619	0.8%	19
76040	Missouri Valley Life & Health Insurance Co	0	\$1,040,136	0.0%	0
70416	MML Bay State Life Insurance Company	0	\$1,120,822	0.0%	0
57541	Modern Woodmen Of America	2	\$31,223,566	0.4%	40
69647	Molina Healthcare Insurance Company	0	\$2,037	0.0%	0
81442	Monitor Life Insurance Company Of New York	0	\$19,532	0.0%	0
66281	Monumental Life Insurance Company	22	\$20,411,527	0.3%	679
66370	Mony Life Insurance Company	1	\$2,927,046	0.0%	215
78077	Mony Life Insurance Company Of America	0	\$3,122,749	0.0%	0
80020	Mountain Life Insurance Company	1	\$267,041	0.0%	2,361
66427	MTL Insurance Company	0	\$4,535,318	0.1%	0
66362	Mutual Benefit Life Insurance Co- <i>Revoked-</i>	1	.	.	.
88668	Mutual Of America Life Insurance Company	0	\$761,348	0.0%	0
61409	National Benefit Life Insurance Company	0	\$635,179	0.0%	0
57568	National Catholic Society Of Foresters	0	\$38,997	0.0%	0
66540	National Farmers Unions Life Insurance Co	0	\$165,544	0.0%	0
98205	National Foundation Life Insurance Company	0	\$9,741	0.0%	0
66583	National Guardian Life Insurance Company	0	\$3,770,808	0.0%	0
82538	National Health Insurance Company	0	\$249	0.0%	0
66680	National Life Insurance Company	3	\$6,186,061	0.1%	306
60593	National States Insurance Company-Liquidation-	5	\$626,243	0.0%	5,033
87963	National Teachers Associates Life Insurance Co	0	\$113,831	0.0%	0
66850	National Western Life Insurance Company	5	\$19,760,403	0.3%	160
92657	Nationwide Life & Annuity Insurance Company	1	\$3,575,685	0.0%	176
66869	Nationwide Life Insurance Company	4	\$17,620,286	0.2%	143
91626	New England Life Insurance Company	4	\$17,449,996	0.2%	144
69698	New Era Life Ins Co of the Midwest	0	\$24	0.0%	0

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
91596	New York Life Insurance & Annuity Corporation	6	\$189,427,123	2.4%	20
66915	New York Life Insurance Company	17	\$70,671,705	0.9%	152
81264	Nippon Life Insurance Company Of America	0	\$7,592	0.0%	0
66974	North American Company For Life & Health Ins	7	\$47,078,637	0.6%	94
68349	North American Insurance Company	0	\$746	0.0%	0
67032	North Carolina Mutual Life Insurance Co- <i>Suspended</i>	0	\$1,252	0.0%	0
67091	Northwestern Mutual Life Insurance Company	4	\$249,013,251	3.2%	10
81353	NYLife Insurance Company Of Arizona	0	\$1,337,183	0.0%	0
67148	Occidental Life Insurance Company Of NC	1	\$269,774	0.0%	2,337
89206	Ohio National Life Assurance Corporation	3	\$7,370,877	0.1%	257
67172	Ohio National Life Insurance Company The	0	\$50,643,851	0.6%	0
67180	Ohio State Life Insurance Company The	2	\$1,008,995	0.0%	1,249
67199	Old American Insurance Company	5	\$4,923,204	0.1%	640
67253	Old Reliance Insurance Company	0	\$236,626	0.0%	0
67261	Old Republic Life Insurance Company	0	\$390,459	0.0%	0
67326	Old Surety Life Insurance Company	0	\$591	0.0%	0
76007	Old United Life Insurance Company	0	\$153,867	0.0%	0
63274	Om Financial Life Insurance Company	15	\$31,138,451	0.4%	304
76112	Oxford Life Insurance Company	2	\$620,958	0.0%	2,030
67393	Ozark National Life Insurance Company	7	\$19,496,168	0.2%	226
64343	Pacific Guardian Life Insurance Company Ltd	0	\$23,464	0.0%	0
97268	Pacific Life & Annuity Company	0	\$2,176,056	0.0%	0
67466	Pacific Life Insurance Company	1	\$169,705,510	2.2%	4
93459	Pan American Assurance Company	1	\$351,714	0.0%	1,792
67539	Pan-american Life Insurance Company	0	\$127,543	0.0%	0
60003	Park Avenue Life Insurance Company	0	\$5,988	0.0%	0
67598	Paul Revere Life Insurance Company	0	\$60,050	0.0%	0
67601	Paul Revere Variable Annuity Insurance Co	0	\$132,542	0.0%	0
67628	Pekin Life Insurance Company	0	\$1,139,807	0.0%	0
93262	Penn Insurance & Annuity Company	0	\$2,290,148	0.0%	0
67644	Penn Mutual Life Insurance Company The	2	\$3,946,898	0.1%	319
63282	Penn Treaty Ntwk America Ins Co- <i>Suspended</i>	0	\$8,404	0.0%	0
67660	Pennsylvania Life Insurance Company	7	\$588,316	0.0%	7,500
85561	Perico Life Insurance Company	0	\$3,758	0.0%	0
90247	Pharmacists Life Insurance Company, The	0	\$377,158	0.0%	0
67784	Philadelphia American Life Insurance Company	1	\$16,722	0.0%	9,999
60232	Philadelphia Financial Life Assurance Company	0	\$24,812	0.0%	0
93548	PHL Variable Insurance Company	1	\$22,291,063	0.3%	28

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Life and Annuity Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
93734	Phoenix Life & Annuity Company	0	\$727,213	0.0%	0
67814	Phoenix Life Insurance Company	4	\$18,772,758	0.2%	134
72125	Physicians Life Insurance Company	10	\$5,076,301	0.1%	1,242
67873	Pioneer American Insurance Company	0	\$91,690	0.0%	0
67911	Pioneer Mutual Life Insurance Company	0	\$1,037,205	0.0%	0
67946	Pioneer Security Life Insurance Company	0	\$26,028	0.0%	0
57622	Polish Natnl Alliance Of The US Of N. A	0	\$46,980	0.0%	0
57630	Polish Roman Catholic Union Of America	0	\$44,796	0.0%	0
68039	Presidential Life Insurance Company	1	\$422,756	0.0%	1,491
65919	Primerica Life Insurance Company	6	\$30,154,703	0.4%	125
61271	Principal Life Insurance Company	3	\$70,736,360	0.9%	27
71161	Principal National Life Insurance Company	0	\$1,685,299	0.0%	0
68047	Professional Insurance Company	0	\$27,101	0.0%	0
88536	Protective Life & Annuity Insurance Company	0	\$283,895	0.0%	0
68136	Protective Life Insurance Company	14	\$576,359,086	7.3%	15
67903	Provident American Life & Health Insurance Co	0	\$15,871	0.0%	0
68195	Provident Life & Accident Insurance Company	2	\$8,557,435	0.1%	147
68209	Provident Life & Casualty Insurance Company	0	\$3,116	0.0%	0
79227	PRUCO Life Insurance Company	7	\$141,020,173	1.8%	31
86630	Prudential Annuities Life Assurance Corporation	4	\$129,786,603	1.6%	19
68241	Prudential Insurance Company Of America The	38	\$85,348,866	1.1%	281
93629	Prudential Retirement Insurance & Annuity Co	0	\$41,671	0.0%	0
68284	Pyramid Life Insurance Company	5	\$412,043	0.0%	7,649
70211	Reassure America Life Insurance Company	39	\$19,200,860	0.2%	1,280
81000	Registered Mail Ins Assoc- <i>Terminated-</i>	0	\$189	0.0%	0
68357	Reliable Life Insurance Company	80	\$12,933,026	0.2%	3,899
68381	Reliance Standard Life Insurance Company	2	\$10,403,532	0.1%	121
61360	Reliastar Life Ins Co of NY	1	\$880,948	0.0%	716
67105	Reliastar Life Insurance Company	8	\$29,347,544	0.4%	172
61700	Renaissance Life & Health Insurance Co Of America	0	\$83,173	0.0%	0
68462	Reserve National Insurance Company	1	\$99,522	0.0%	6,334
61506	Resource Life Insurance Company	1	\$-14,881	- 0.0%	9,999
93572	RGA Reinsurance Company	0	\$1,229,641	0.0%	0
65005	Riversource Life Insurance Company	1	\$155,116,351	2.0%	4
58181	Royal Arcanum Supreme Council Of	0	\$1,004	0.0%	0
57657	Royal Neighbors Of America	2	\$1,104,939	0.0%	1,141
60183	S USA Life Insurance Company Inc	0	\$10,968	0.0%	0
60445	Sagicor Life Insurance Company	1	\$2,637,742	0.0%	239

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Life and Annuity Complaint Indices					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
70435	Savings Bank Life Insurance Company Of MA	0	\$321,900	0.0%	0
69914	Sears Life Insurance Company	1	\$545,341	0.0%	1,156
93742	Securian Life Insurance Company	0	\$30,863	0.0%	0
68675	Security Benefit Life Insurance Company	1	\$12,586,000	0.2%	50
68721	Security Life Insurance Company Of America	0	\$79,732	0.0%	0
68713	Security Life Of Denver Insurance Company	0	\$15,189,274	0.2%	0
68772	Security Mutual Life Insurance Company Of NY	1	\$407,964	0.0%	1,545
69485	Security National Life Insurance Company	0	\$661,544	0.0%	0
76325	Senior Health Insurance Company of PA	0	\$36,091	0.0%	0
78662	Senior Life Insurance Company	2	\$671,198	0.0%	1,878
77119	Sentinel American Life Insurance Co	0	\$172	0.0%	0
68810	Sentry Life Insurance Company (l&h Acct	0	\$7,847,667	0.1%	0
97241	Settlers Life Insurance Company	0	\$21,368	0.0%	0
65757	Shelter Life Insurance Company	9	\$30,860,492	0.4%	184
68845	Shenandoah Life Insurance Company- <i>Suspended</i>	1	.	.	.
57673	Slovene National Benefit Society	0	\$51,194	0.0%	0
74365	Southern Pioneer Life Insurance Company	0	\$856	0.0%	0
69019	Standard Insurance Company	1	\$50,171,945	0.6%	13
86355	Standard Life & Accident Insurance Company	0	\$484,384	0.0%	0
69051	Standard Life Insurance Co Of Indiana- <i>Suspended</i>	1	.	.	.
69078	Standard Security Life Insurance Company Of NY	0	\$4,598	0.0%	0
68985	Starmount Life Insurance Company	0	\$383,840	0.0%	0
69108	State Farm Life Insurance Company	12	\$125,413,918	1.6%	60
69116	State Life Insurance Company	1	\$19,523,793	0.2%	32
69132	State Mutual Insurance Company	1	\$332,451	0.0%	1,896
89184	Sterling Investors Life Insurance Company	0	\$69,215	0.0%	0
77399	Sterling Life Insurance Company	0	\$35,606	0.0%	0
65021	Stonebridge Life Insurance Company	8	\$6,728,299	0.1%	750
80926	Sun Life & Health Insurance Company (US	0	\$1,409,748	0.0%	0
80802	Sun Life Assurance Company Of Canada	3	\$20,303,448	0.3%	93
79065	Sun Life Assurance Of Canada (US	2	\$87,221,224	1.1%	14
60941	Sunamerica Annuity & Life Assurance Company	2	\$198,507,191	2.5%	6
69256	Sunamerica Life Insurance Company	0	\$99,763	0.0%	0
69272	Sunset Life Insurance Company Of America	1	\$158,783	0.0%	3,970
69310	Surety Life Insurance Company	1	\$404,676	0.0%	1,558
68608	Symetra Life Insurance Company	3	\$41,912,708	0.5%	45
90581	Symetra National Life Insurance Company	0	\$31,206	0.0%	0
69345	Teachers Insurance & Annuity Association Of Amer	0	\$184,655,276	2.3%	0

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
56014	Thrivent Financial For Lutherans	3	\$101,553,090	1.3%	19
97721	Thrivent Life Insurance Company	0	\$1,494,968	0.0%	0
60142	TIAA-CREF Life Insurance Company	1	\$3,060,089	0.0%	206
69477	Time Insurance Company	1	\$758,461	0.0%	831
69566	Trans World Assurance Company	0	\$172,352	0.0%	0
79022	Transamerica Advisors Life Insurance Company	1	\$2,057,659	0.0%	306
70688	Transamerica Financial Life Ins Co	0	\$127,871,718	1.6%	0
86231	Transamerica Life Insurance Company	18	\$203,898,266	2.6%	56
61425	Trustmark Insurance Company	1	\$1,103,777	0.0%	571
62863	Trustmark Life Insurance Company	0	\$121,781	0.0%	0
69396	TX Life Insurance Company	0	\$2,089,954	0.0%	0
84530	U S Financial Life Insurance Company	5	\$5,611,882	0.1%	562
56456	U S Letter Carriers' Mutual Benefit Ass- <i>Withdrawn</i>	0	\$46,066	0.0%	0
86371	Ullico Life Insurance Company	0	\$37,990	0.0%	0
80314	Unicare Life & Health Insurance Company	0	\$143,444	0.0%	0
11121	Unified Life Insurance Company	3	\$613,697	0.0%	3,081
91529	Unimerica Insurance Company	1	\$7,825,736	0.1%	81
69701	Union Bankers Insurance Company	1	\$721,743	0.0%	873
80837	Union Central Life Insurance Company	0	\$32,884,485	0.4%	0
62596	Union Fidelity Life Insurance Company	5	\$767,684	0.0%	4,106
69744	Union Labor Life Insurance Company	1	\$1,017,497	0.0%	620
70408	Union Security Insurance Company	2	\$8,900,723	0.1%	142
92916	United American Insurance Company	4	\$3,650,850	0.0%	691
56383	United Commercial Travelers Of America	0	\$35,234	0.0%	0
87645	United Fidelity Life Insurance Company	6	\$457,988	0.0%	8,258
79413	United Healthcare Insurance Company	0	\$4,105,520	0.1%	0
63983	United Heritage Life Insurance Company	0	\$4,392,482	0.1%	0
69922	United Home Life Insurance Company	1	\$582,455	0.0%	1,082
69930	United Insurance Company Of America	6	\$185,270	0.0%	9,999
94099	United Investors Life Insurance Company	2	\$2,943,268	0.0%	428
69973	United Life Insurance Company	0	\$6,485,815	0.1%	0
92703	United National Life Ins Co of America	0	\$112,852	0.0%	0
69868	United Of Omaha Life Insurance Company	12	\$39,794,499	0.5%	190
42129	United Security Assurance Company Of PA	0	\$3,260	0.0%	0
81108	United Security Life & Health Insurance Co	0	\$9,681	0.0%	0
70106	United States Life Insurance Co New York	0	\$1,543,303	0.0%	0
63479	United Teacher Associates Insurance Co	1	\$106,030	0.0%	5,945
72850	United World Life Insurance Company	0	\$43,928	0.0%	0

Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report

Life and Annuity Complaint Indices
Alpha by Company

Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
63819	Unity Financial Life Insurance Company	0	\$1,621,877	0.0%	0
70114	Unity Mutual Life Insurance Company	0	\$6,581	0.0%	0
70130	Universal Guaranty Life Insurance Company	0	\$399,719	0.0%	0
70173	Universal Underwriters Life Insurance Company	1	\$252,594	0.0%	2,496
62235	Unum Life Insurance Company Of America	2	\$22,148,093	0.3%	57
70955	USA Life One Insurance Company Of Indiana	0	\$8,082	0.0%	0
72613	USAA Direct Life Insurance Company	0	\$80	0.0%	0
69663	USAA Life Insurance Company	0	\$22,994,906	0.3%	0
94358	Usable Life	0	\$4,166,961	0.1%	0
68632	Vantis Life Insurance Company	0	\$17,216	0.0%	0
70238	Variable Annuity Life Insurance Company	3	\$56,964,496	0.7%	33
70319	Washington National Insurance Co	28	\$2,105,771	0.0%	8,382
00037	Watkins Life & Benefit Association	0	\$50,987	0.0%	0
70335	West Coast Life Insurance Company	1	\$11,630,725	0.1%	54
70483	Western & Southern Life Insurance Company	17	\$5,874,491	0.1%	1,824
57711	Western Catholic Union	2	\$10,892,516	0.1%	116
70432	Western National Life Insurance Company	8	\$39,005,649	0.5%	129
91413	Western Reserve Life Assurance Co Of Ohio	0	\$7,990,892	0.1%	0
92622	Western Southern Life Assurance Company	8	\$58,896,183	0.7%	86
57010	William Penn Association	0	\$285,876	0.0%	0
60704	Wilton Reassurance Life Company Of New York	0	\$132,364	0.0%	0
65960	Windsor Life Insurance Company	0	\$957	0.0%	0
56170	Woman's Life Insurance Society	0	\$6,497	0.0%	0
57320	Woodmen Of The World Life Insurance Society	0	\$4,102,883	0.1%	0
57290	Workmens Benefit Fund Of The US- <i>Withdrawn</i>	0	\$3,009	0.0%	0
70629	World Insurance Company	0	\$117,040	0.0%	0
71323	Zale Life Insurance Company	0	\$20,179	0.0%	0
90557	Zurich American Life Insurance Company	2	\$1,659,297	0.0%	760
Total		1,248	\$7,867,190,078	100.0%	.

**Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report**

Health Maintenance Organizations

Complaint Indices

**Missouri Department of Insurance, Financial Institutions & Professional Registration
2010 Complaint Report**

Health Maintenance Organization Complaint Indices (Excluding Medicare and Medicaid)					
Alpha by Company					
Code	Name	Complaints 2008-2010	Average Annual Premium 2008-2010	Average Market Share, 2008- 2010	Complaint Index
95109	Aetna Health Inc	9	\$27,704,696	2.5%	99
47171	Blue Cross & Blue Shield Of Kansas City	5	\$5,529,429	0.5%	275
95209	CIGNA Healthcare Of Ohio Inc	3	\$3,214,460	0.3%	283
95635	CIGNA Healthcare Of St Louis Inc	1	\$1,203,751	0.1%	252
95145	Community Health Plan	4	\$18,240,354	1.7%	67
95489	Coventry Health Care Of Kansas Inc	38	\$87,931,599	8.1%	131
95530	Cox Health Systems HMO Inc	5	\$15,260,323	1.4%	100
95315	Good Health HMO Inc DBA Blue-care Inc	49	\$318,753,589	29.2%	47
10253	Great-West Healthcare Of KS/MO Inc- <i>Withdrawn</i>	1	.	.	.
96377	Group Health Plan Inc	59	\$216,896,015	19.9%	83
96475	Healthlink HMO Inc DBA Healthlink HMO	1	\$130,297	0.0%	2,331
95358	HMO Missouri Inc DBA Anthem Blue Cross & Blue Shield	148	\$309,974,625	28.4%	145
95885	Humana Health Plan Inc	15	\$40,556,888	3.7%	112
96385	Unitedhealthcare Of The Midwest Inc	21	\$45,090,078	4.1%	141
Total		359	\$1,090,486,105	100.0%	.

Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline
if you have questions about your insurance policy
or to file a complaint against an
insurance company or agent:

difp.mo.gov

800-726-7390



DIFP

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JUNE 2011